



A User's Guide for the Bank Holding Company Performance Report

March 1998

Board of Governors of the Federal Reserve System
Division of Banking Supervision and Regulation
Washington, D.C. 20551



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Foreword

A User's Guide for the Bank Holding Company Performance Report is designed to serve as an aid in using the *Bank Holding Company Performance Report* (BHCPR). The guide provides definitions of the financial ratios and items presented on each page of the BHCPR.

Questions or comments relating to this guide should be referred to the Surveillance Section at the Federal Reserve Board by calling (202) 452-3744. Specific questions or comments pertaining to information contained in an individual bank holding company's performance report should be

addressed to the appropriate Federal Reserve Bank as indicated on the BHCPR cover page. The district number, address, and telephone number of each Federal Reserve Bank are listed below.

District Number	Name and Address of Federal Reserve Bank	Telephone Number (of Surveillance Staff)
1	Federal Reserve Bank of Boston 600 Atlantic Avenue Boston, MA 02106-2076	(617) 973-3344
2	Federal Reserve Bank of New York 33 Liberty Street New York, NY 10045-0001	(212) 720-7962
3	Federal Reserve Bank of Philadelphia Ten Independence Mall Philadelphia, PA 19106-1574	(215) 574-4304
4	Federal Reserve Bank of Cleveland 1455 East Sixth Street Cleveland, OH 44114-2566	(216) 579-2951
5	Federal Reserve Bank of Richmond 701 East Byrd Avenue, 12th Floor Richmond, VA 23261-7622	(804) 697-8224
6	Federal Reserve Bank of Atlanta 104 Marietta Street, NW Atlanta, GA 30303-2713	(404) 589-7217
7	Federal Reserve Bank of Chicago 230 South LaSalle Street Chicago, IL 60604-1413	(312) 322-5938
8	Federal Reserve Bank of St. Louis 411 Locust Street St. Louis, MO 63102-2034	(314) 444-8833

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- | | | |
|----|--|----------------|
| 9 | Federal Reserve Bank of Minneapolis
250 Marquette Avenue
Minneapolis, MN 55480-0291 | (612) 204-5066 |
| 10 | Federal Reserve Bank of Kansas City
925 Grand Avenue
Kansas City, MO 64198-0001 | (816) 881-2473 |
| 11 | Federal Reserve Bank of Dallas
2200 N. Pearl Street
Dallas, TX 75201
<i>Mailing Address:</i>
Station K
P.O. Box 655906
Dallas, TX 75265-5906 | (214) 922-6052 |
| 12 | Federal Reserve Bank of San Francisco
101 Market Street
San Francisco, CA 94120-7702 | (415) 974-3006 |

Table of Contents

	Page
Foreword	iii
Section 1: Introduction	1-1
Section 2: Technical Information	2-1
Section 3: Sample Bank Holding Company Performance Report and Definition of Items	3-1
Introductory Page	3-3
Summary Ratios	3-5
Income Statement—Revenues and Expenses	3-9
Relative Income Statement and Margin Analysis	3-13
Non-Interest Income and Expenses	3-17
Assets	3-21
Liabilities and Changes in Capital	3-25
Percent Composition of Assets and Loan Mix	3-29
Liquidity and Funding	3-33
Off-Balance-Sheet Transactions	3-37
Derivative Instruments	3-41
Derivatives Analysis	3-45
Allowance and Net Loan and Lease Losses	3-49
Past Due and Nonaccrual Assets	3-53
Risk-Based Capital	3-59
Foreign Activities	3-65
Parent Company Income Statement	3-69
Parent Company Balance Sheet	3-73
Parent Company Analysis—Part I	3-77
Parent Company Analysis—Part II	3-81
Appendix A: Confidential BHCPR Pages	A-1
Introductory Page (Confidential)	A-3
Derivative Instruments (Confidential)	A-5
Derivatives Analysis (Confidential)	A-9
Past Due and Nonaccrual Assets (Confidential)	A-13
Past Due and Nonaccrual Loans and Leases, by Loan Type (Confidential)	A-17
Appendix B: Summary of Changes to the BHCPR	B-1
Appendix C: Sample Peer Group Average Report	C-1
Appendix D: Sample State Average Report	D-1
Appendix E: Sample National Average Report	E-1
Appendix F: Consolidated Financial Statements for Bank Holding Companies (FR Y-9C)	F-1
Appendix G: Parent Company Only Financial Statements for Large Bank Holding Companies (FR Y-9LP) ...	G-1
Appendix H: BHCPR Ordering Instructions and Order Form	H-1

Section 1: Introduction

The *Bank Holding Company Performance Report* (BHCPR) is an analytical tool produced by the Federal Reserve System for supervisory purposes, including on-site examinations and inspections, off-site surveillance and monitoring, and analyses performed in connection with applications filed with the Federal Reserve regarding mergers, acquisitions, and other matters. The BHCPRs are

designed to assist analysts and examiners in determining a bank holding company's financial condition and performance based on financial statements, comparative ratios, trend analyses, and percentile ranks relative to its peers.

It should be noted that no single financial ratio, percentile rank, or trend shown in the BHCPR should

be assumed to be conclusive evidence of a specific firm's financial condition. In appraising a bank holding company's financial condition, an analyst must make a judgment based on an analysis of a variety of factors and interrelationships and on peer group comparisons.

Section 2: Technical Information

Description

The *Bank Holding Company Performance Report* is a computer-generated report of current and historical financial information produced quarterly for top-tier bank holding companies with consolidated assets of \$150 million or more and for top-tier multi-bank holding companies with outstanding debt to the general public or engaged in a nonbank activity involving financial leverage or engaged in credit extending activities.

Peer group average reports also are available. These reports contain statistics on the average performance of groups of bank holding companies with common characteristics such as size and location. (See the description of BHCPR peer groups on page 2-2.)

Data Source

The financial data presented in the *Bank Holding Company Performance Report* are derived from financial reports which bank holding companies are required to file quarterly with the Federal Reserve System. These financial reports are the *Consolidated Financial Statements for Bank Holding Companies* (FR Y-9C) and the *Parent Company Only Financial Statements for Large Bank Holding Companies* (FR Y-9LP). Sample report forms appear in Appendices F and G of this manual. Detailed descriptions of data elements contained in the FR Y-9C and FR Y-9LP report forms are found in the *Instructions for Preparation of Consolidated Financial Statements for Bank Holding Companies* and the *Instructions for Preparation of Parent Only Financial Statements for Bank Holding Companies*, respectively.

Report Format

An individual *Bank Holding Company*

Performance Report consists of four sections:

- the *Introductory Page*, which shows a Table of Contents and indicates the peer group classification and certain characteristics of the bank holding company (BHC);
- the *Summary Ratios* page, which presents selected key financial ratios to measure consolidated earnings and profitability, loan losses, nonaccrual assets and other real estate owned, liquidity, capital, leverage, growth rates, and selected parent company ratios;
- the *Consolidated Information* section, which contains detailed income and expense account items and ratios used to measure the condition of the consolidated bank holding company and provides balance sheet information on asset and liability composition, including the loan and investment portfolio, liquidity and funding, off-balance-sheet derivative instruments, allowance for loan and lease losses, charge-offs, past due and nonaccrual assets, capital, and foreign activities; and
- the *Parent Company Information* section, which provides detailed financial data on the parent company only organization including measures of profitability, leverage, cash flows, and dependence on subsidiaries.

Each performance report displays financial statistics for five time periods. Interim reports (for the March, June, and September reporting periods) provide information for the current quarter, the previous year's comparable quarter, and the last three calendar year-ends. The December year-end performance report presents five calendar years of data.

Numerical information displayed in the BHCPR is expressed as:

- a dollar amount in thousands of dollars (except when otherwise indicated);
- a ratio (expressed as a percentage or a multiple) that relates two or more financial statement items for an individual company;
- an average of account balances or of ratio values for a group of BHCs;
- a percentile rank of an individual BHC's ratio within its peer group;
- a percentage change from the prior year's like quarter or five years earlier; or
- an aggregate sum of an account balance or of the number of BHCs in a peer group.

Dollar values for income and expense items and for changes in equity capital, charge-offs, and recoveries are expressed in the BHCPR as year-to-date amounts. Ratios that involve income and expense items, charge-offs, recoveries, or changes in equity capital are annualized for interim reporting periods. (See the description of annualization on page 2-3.)

Available Reports

Four different types of BHCPRs are available—individual bank holding company reports, peer group average reports, state average reports, and a national average report.

Individual BHC Reports

An individual BHC report contains company-specific account balances, financial ratios, and percentile ranks relative to the BHC's peer group. This report also presents peer group ratio averages of the BHC's associated peer group. For sample pages and defini-

tions of the items found in this report, refer to Section 3 of this manual and Appendix A for the regulatory version of certain BHCPR pages.

Peer Group Average Reports

A peer group average report provides, for a selected peer group, the averages of financial ratios presented in the individual BHCPRs. The report is available for each of the seven peer groups of top-tier BHCs (see the description of peer groups below). The method for calculating peer group ratio averages is described below. Ratio definitions used in calculating peer group averages are identical to those presented in individual BHCPRs and are found in Section 3 of this manual. (See Appendix C for a sample peer group average report.)

State Average Reports

A state average report contains average financial ratios for top-tier bank

holding companies located in each state or the District of Columbia. In addition, a state average report presents ratio averages for three intra-state peer groups based upon the following asset sizes: less than \$150 million in consolidated assets, more than \$150 million but less than \$1 billion in consolidated assets, and more than \$1 billion in consolidated assets.

State ratio averages correspond to the set of financial ratios printed on the Summary Ratios page of individual BHCPRs. (For definitions of ratios in the state averages report, please refer to ratio definitions beginning on page 3-5 of this manual.) Other information contained in a state average report are aggregate assets, aggregate net income, and the number of BHCs that constitute a peer group.

State average reports along with the national average report comprise one set of BHCPR reports. However, a state average report for the particular state in which a BHC

is located is attached to each individual performance report. (See Appendix D for a sample state average report.)

National Average Report

Ratio averages for all top-tier BHCs in the U.S. with consolidated assets of more than \$150 million and multi-bank holding companies (i.e., all BHCs in peer groups 01 to 07) are printed in a one-page national average report. Ratios printed in the national average report are defined in the Summary Ratios section on page 3-5. (See Appendix E for a sample national average report.)

Peer Groups

Each U.S. bank holding company with consolidated assets of at least \$150 million, a multi-bank holding company with debt outstanding to the general public, or a multi-bank holding company that is engaged in a nonbank activity (either directly or indirectly) involving financial leverage or engaged in credit extending activities is classified into one of eight peer groups based on the criteria listed in Table 1.

To show changes in a company's peer group affiliation, the BHCPR identifies the BHC's associated peer group for each reporting period by displaying the two-digit peer number above the "Peer" column of the report page.

Peer Group Ratio Averages

Peer group ratio averages are included in the BHCPR to serve as a frame of reference for evaluating the financial condition and performance of a specific company relative to other firms with similar characteristics. This information serves as a benchmark against which an individual company's balance sheet structure and earnings are evaluated.

A peer group average for a financial ratio is the arithmetic mean of the

Table 1. Peer Group Classification

Peer Group Number	Consolidated Asset Size at the End of the Quarter
	Top-tier BHCs excluding atypical BHCs:
01	\$10 billion and over
02	\$3 billion - \$10 billion
03	\$1 billion - \$3 billion
04	\$500 million - \$1 billion
05	\$300 million - \$500 million
06	\$150 million - \$300 million
07	Less than \$150 million ¹
09	Second-tier BHCs and atypical BHCs ²

1. Peer group 7 includes only multi-bank holding companies with debt outstanding to the general public or that are engaged in a non-bank activity (either directly or indirectly) involving financial leverage or engaged in credit extending activities.

2. Peer group ratio averages and percentile rank data are omitted from individual BHCPRs generated for lower-tier and atypical BHCs. Second- or lower-tier companies in an organizational structure with consolidated assets of \$1 billion or more are required to file the FR Y-9C and LP with the Federal Reserve

System. A BHC is considered an atypical company if:

- it does not consolidate financial statements for all subsidiaries;
- it has significant non-bank activities;
- its parent company is itself a bank; or
- its operations deviate significantly from other holding companies in the same size category.

Atypical companies are excluded from the calculation of peer group ratio averages to prevent the distortion of comparative financial ratios.

ratio values calculated for all BHCs in a selected peer group subject to upper and lower limits (exclusion factors). To reduce the influence of erroneous or atypical data on peer group ratio averages, values falling outside the upper or lower limits are excluded from the calculation of the peer group average. The procedure is as follows. For each ratio, data for all BHCs comprising a peer group are used to determine the upper and lower limits by first calculating the mean and the standard deviation. Next, the upper (lower) limit is computed as the mean plus (minus) two standard deviations. Ratio values exceeding the upper limit (or falling below the lower limit) are then excluded from the calculation of an "adjusted" mean, which is called the peer group average.

Percentile Rank

The percentile rank is a value that ranges from 0 to 99 and is displayed in a column to the right of the bank holding company and peer group columns. It reflects the statistical position of a bank holding company within an array of ratio values for all members of a specified peer group. Moreover, it describes how high or low a bank holding company's financial ratio is when compared with the ratio values of other BHCs in the peer group. Depending upon the financial ratio analyzed, a high percentile rank may indicate a positive or negative attribute. A high percentile rank for ratios that vary directly with financial soundness (e.g., return on assets or equity capital to total assets) may indicate strength in the particular area measured. Conversely, a high percentile rank for ratios that vary inversely with financial soundness (e.g., net charge-offs to total loans or noncore funding dependence) may indicate a weakness. When using the percentile rank as a means of determining strength or weakness in a financial area, an analyst should use this measure in conjunction with other data such as the appropriateness of

the peer group to which the BHC is being compared and related measures of performance.

Percentile ranks for ratio values that exceed the upper limit or fall below the lower limit are replaced with "+++" or "---," respectively, in individual BHCPRs.

Average Balances

Two methods for calculating average balances of assets and liability accounts are employed in the BHCPR: the four-point and the five-point average balances. The four-point formula applies to quarterly average balances reported by the BHC in Schedule HC-E (Quarterly Averages) of the FR Y-9C report form. This approach involves the calculation of the arithmetic mean by dividing the cumulative sum of the quarterly average balances to date by the number of quarters that elapsed as of the report date (i.e., one for the March quarter, two for the June quarter, three for the September quarter, or four for the December quarter).

The five-point method is applied to end-of-quarter balances of accounts reported on the balance sheet and accompanying schedules, other than Schedule HC-E. A five-point average is calculated by dividing the cumulative sum of the end-of-quarter balances (beginning with the previous year-end and ending with the most recent quarter) by the number of reporting quarters (i.e., two for the March quarter, three for the June quarter, four for the September quarter, or five for the December quarter). Prior to March 1997, multi-bank holding companies below \$150 million in consolidated assets with debt outstanding to the general public or that engaged in a nonbank activity (either directly or indirectly) involving financial leverage or engaged in credit extending activities were not required to complete Schedule HC-E of the FR Y-9C report. For these companies, therefore, pre-March 1997 BHCPRs generated a proxy for data

items collected in Schedule HC-E. The proxy was determined by calculating the arithmetic mean of the account balances at the beginning and end of the reporting quarter (e.g., average loans and leases for the second quarter was the average of reported consolidated loans and leases as of the March 31 and June 30 reporting periods).

Annualization

Annualization is the process of converting a ratio to an estimated annual rate by multiplying a ratio generated during the March, June, or September quarters by a factor (4, 2, or 1.33, respectively). A ratio value is annualized when it relates an income account, expense account, or loan loss/recovery item to a balance sheet item. Examples of annualized ratios are the yields on specific assets or cost of funds. The purpose of annualization is to facilitate trend analysis and to make the comparison of interim-period data consistent with annual data.

Tax Equivalency

Tax-exempt income items in the BHCPR are adjusted to estimate the amount that would result if the income were subject to federal and state income taxes. This result is called the fully taxable equivalent (FTE) income. The following terms are defined below: tax equivalent adjustment, total tax equivalent adjustment, and other tax equivalent adjustment.

The tax equivalent adjustment results when net interest income is deducted from the amount of fully taxable equivalent net interest income reported in the memoranda section of Schedule HI of the FR Y-9C report form. An estimate of the applicable tax benefit on tax-exempt securities is derived first by subtracting interest income on securities from the FTE interest income on securities and then

multiplying the result by the pro-rata share of the tax equivalent adjustment (that is, the proportion of total tax-exempt interest income accounted for by the tax-exempt income on municipal securities). Similarly, the tax benefit on loans and leases is defined as the pro-rata share of the tax equivalent adjustment based on the proportion of total tax-exempt interest income accounted for by tax-exempt income on obligations (other than securities) of states and political subdivisions in the U.S. and on lease financing receivables.

Total tax equivalent adjustment is derived by subtracting pretax income from the taxable equivalent pretax income. The amount of "other tax equivalent adjustments" is computed by deducting the tax benefit on tax-exempt income on securities and loans and leases from the total tax equivalent adjustment.

Growth Rates

One-year and five-year percentage changes are provided for certain income statement and balance sheet accounts. The BHCPR calculates the one-year percentage change by subtracting the year-ago quarter account balance from the latest quarter's account balance and then dividing the result by the year-ago account balance. Likewise, the five-year percentage change is computed by subtracting the account balance for the corresponding quarter five years earlier from the latest quarter's account balance and then dividing the difference by the latter value.

The BHCPR prints "+++++" or "-----" to replace computed values for growth rates or percentage changes that exceed 999.99 percent or fall below -999.99 percent, respectively. If the value of the latest

quarter's account balance is negative or if the year-ago quarter's account balance is equal to zero or is negative, the BHCPR displays an "NA" instead of the computed growth rate.

Missing Data

In general, dollar amounts and ratio values for FR Y-9C or LP data items that were not collected in the past appear on the BHCPR as "NA" for periods prior to the initial reporting date. The BHCPR also displays an "NA" when the divisor of a ratio is equal to zero or in a case where the divisor consists of a negative value for net income or equity capital.

The BHCPR handles extremely large positive or negative values that do not fit within the data columns by replacing the values with "+++++" or "-----," respectively.

Section 3: Sample Bank Holding Company Performance Report and Definition of Items

General Description

This section of the manual contains the sample individual BHCPR pages in the order in which they appear in the BHCPR. Definitions of financial ratios and other data are provided following a description of each BHCPR page.

month yyyy BANK HOLDING COMPANY PERFORMANCE REPORT

SAMPLE BANK HOLDING COMPANY
RICHMOND, VA

BANK HOLDING COMPANY INFORMATION

RSSD NUMBER: 1234567 BHC NUMBER: 999999
FEDERAL RESERVE DISTRICT: 5
CONSOLIDATED ASSETS (\$000): 14,758,617
PEER GROUP NUMBER: 01 NUMBER IN PEER GROUP: 58
NUMBER OF BANK SUBSIDIARIES: 3

PEER GROUP NUMBER	DESCRIPTION
01	CONS ASSETS EQUAL TO OR GREATER THAN \$10 BIL
02	CONS ASSETS BETWEEN \$3 BIL AND \$10 BIL
03	CONS ASSETS BETWEEN \$1 BIL AND \$3 BIL
04	CONS ASSETS BETWEEN \$500 MIL AND \$1 BIL
05	CONS ASSETS BETWEEN \$300 MIL AND \$500 MIL
06	CONS ASSETS BETWEEN \$150 MIL AND \$300 MIL
07*	CONSOLIDATED ASSETS LESS THAN \$150 MILLION
09	ATYPICAL AND SECOND-TIER BANK HOLDING COMPANIES

ADDRESSEE:

CHIEF EXECUTIVE OFFICER
SAMPLE BANK HOLDING COMPANY
2100 VIRGINIA AVENUE
RICHMOND, VA 99999

TABLE OF CONTENTS

SECTION	PAGE NUMBER
SUMMARY RATIOS.....	1
CONSOLIDATED INFORMATION:	
INCOME STATEMENT - REVENUES AND EXPENSES.....	2
RELATIVE INCOME STATEMENT AND MARGIN ANALYSIS.....	3
NON-INTEREST INCOME AND EXPENSES.....	4
ASSETS.....	5
LIABILITIES AND CHANGES IN CAPITAL.....	6
PERCENT COMPOSITION OF ASSETS AND LOAN MIX.....	7
LIQUIDITY AND FUNDING.....	8
OFF-BALANCE-SHEET TRANSACTIONS.....	9
DERIVATIVE INSTRUMENTS	10
DERIVATIVES ANALYSIS	11
ALLOWANCE AND NET LOAN AND LEASE LOSSES	12
PAST DUE AND NONACCRUAL ASSETS	13
RISK-BASED CAPITAL	14
FOREIGN ACTIVITIES	15
PARENT COMPANY INFORMATION:	
INCOME STATEMENT	16
BALANCE SHEET	17
ANALYSIS - PART I	18
ANALYSIS - PART II	19

NOTE

THIS REPORT, WHICH IS PREPARED BY THE FEDERAL RESERVE BOARD'S DIVISION OF BANKING SUPERVISION AND REGULATION, IS USED BY THE FEDERAL RESERVE SYSTEM IN CARRYING OUT ITS SUPERVISORY RESPONSIBILITIES. ALL INFORMATION CONTAINED HEREIN WAS OBTAINED FROM SOURCES DEEMED RELIABLE. HOWEVER, NO GUARANTEE IS GIVEN AS TO THE ACCURACY OF THE DATA OR OF THE CALCULATIONS DERIVED THEREFROM. THE DATA AND CALCULATIONS IN THIS REPORT DO NOT INDICATE APPROVAL OR DISAPPROVAL OF ANY PARTICULAR INSTITUTION'S PERFORMANCE AND ARE NOT TO BE CONSTRUED AS A RATING OF ANY INSTITUTION BY THE FEDERAL RESERVE SYSTEM. USERS ARE CAUTIONED THAT ANY CONCLUSIONS DRAWN FROM THIS REPORT ARE THEIR OWN AND ARE NOT TO BE ATTRIBUTED TO THE FEDERAL RESERVE SYSTEM. QUESTIONS REGARDING THE CONTENTS OF THIS REPORT SHOULD BE DIRECTED TO THE NEAREST FEDERAL RESERVE BANK.

*INCLUDES ONLY BANK HOLDING COMPANIES WITH TWO OR MORE BANK SUBSIDIARIES AND THAT HAVE OUTSTANDING DEBT TO THE GENERAL PUBLIC OR ARE ENGAGED IN A NONBANK ACTIVITY INVOLVING FINANCIAL LEVERAGE OR ENGAGED IN CREDIT EXTENDING ACTIVITIES. PRIOR TO MARCH 1994, HOWEVER, THE PEER GROUP WAS COMPOSED OF ALL MULTI-BANK HOLDING COMPANIES.

Introductory Page

The Introductory Page presents the report date of the BHCPR, bank holding company information, the Table of Contents, and a description of peer groups. The following facts on the subject bank holding company are printed on this report page: the name

and address of the BHC, the identification numbers assigned by the Federal Reserve System to the BHC, the district number of the Federal Reserve Bank which has regulatory authority over the BHC, its consolidated assets as of the report date,

the two-digit identifier of the peer group associated with the BHC, the number of companies that comprise its peer group, and the number of bank subsidiaries.

1234567 SAMPLE BANK HOLDING COMPANY
 RICHMOND VA FR DIS: 5
 ASSETS: 14,758,617 PEER: 01

SUMMARY RATIOS

PAGE 1

	mmmm yyyy			mmmm yyyy			yyyy			yyyy			yyyy		
AVERAGE ASSETS (\$000)	14,582,220			14,052,589			14,257,463			13,460,769			12,405,189		
NET INCOME (\$000)	34,020			35,481			139,488			133,124			121,800		
NUMBER OF BHCS IN PEER GROUP	58			60			60			61			64		
EARNINGS AND PROFITABILITY	BHC	PEER	01 PCT	BHC	PEER	01 PCT	BHC	PEER	01 PCT	BHC	PEER	01	BHC	PEER	01
PERCENT OF AVERAGE ASSETS:															
NET INTEREST INCOME (TE)	3.91	3.57	62	3.64	3.80	22	3.77	3.85	34	3.56	3.82		3.29	3.83	
+ NON-INTEREST INCOME	1.61	2.32	32	1.23	2.08	15	1.37	2.23	16	1.27	2.08		1.36	1.98	
- OVERHEAD EXPENSE	3.61	3.55	55	3.14	3.43	43	3.40	3.68	38	3.10	3.62		2.95	3.66	
- PROVISION FOR LOSSES	0.50	0.30	84	0.14	0.34	16	0.21	0.36	24	0.17	0.33		0.14	0.26	
+ SECURITIES GAINS (LOSSES)	0.10	0.07	74	0.01	0.04	42	0.02	0.05	38	0.01	0.05		0.01	0.03	
+ OTHER TAX EQUIV ADJUSTMENTS	0.00	0.00	49	0.00	0.00	50	0.00	0.00	95	0.00	0.00		0.00	0.00	
= PRETAX NET OPER INCOME (TE)	1.51	2.12	15	1.59	2.20	9	1.55	2.08	13	1.58	2.05		1.58	1.93	
NET OPERATING INCOME	0.93	1.33	15	1.01	1.36	9	0.98	1.32	14	0.99	1.24		0.98	1.19	
NET INCOME	0.93	1.32	16	1.01	1.36	9	0.98	1.32	14	0.99	1.24		0.98	1.19	
PERCENT OF AVG EARNING ASSETS:															
INTEREST INCOME (TE)	8.11	8.01	52	7.66	8.12	19	7.95	8.44	29	7.75	8.23		7.63	8.44	
INTEREST EXPENSE	3.86	4.01	44	3.75	3.86	39	3.89	4.13	39	3.94	3.98		4.10	4.19	
NET INTEREST INCOME (TE)	4.25	4.01	62	3.91	4.26	16	4.06	4.31	24	3.81	4.25		3.53	4.25	
LOSSES, ALLOW, AND PAST DUE+NONACCR:															
NET LN&LS LOSSES/AVG LOANS & LEASES	0.77	0.46	81	0.07	0.53	8	0.34	0.54	32	0.16	0.52		0.18	0.46	
EARNINGS COVERAGE OF NET LOSSES (X)	4.08	12.42	12	41.08	23.63	91	8.27	11.50	56	17.53	11.81		15.02	12.07	
LN&LS ALLOWANCE/TOTAL LOANS & LEASES	1.88	1.72	74	1.97	1.86	67	1.87	1.71	73	1.96	1.86		1.88	2.08	
NONACCR LNS&LS+RE ACQ/LNS&LS+RE ACQ	1.00	0.65	91	1.03	0.75	83	1.02	0.64	91	0.97	0.74		0.70	0.96	
LIQUIDITY AND FUNDING:															
NET NONCORE FUNDING DEPENDENCE	45.17	32.29	84	47.05	32.44	85	47.46	34.39	85	49.13	31.34		46.08	27.94	
NET ST NONCORE FUNDING DEPENDENCE	34.98	23.59	86	31.27	21.91	85	37.83	23.08	90	35.15	21.79		NA	NA	
NET LOANS AND LEASES/TOTAL ASSETS	61.80	61.08	42	60.58	61.54	27	60.95	61.48	29	59.93	61.50		60.03	60.32	
CAPITALIZATION:															
TIER 1 LEVERAGE RATIO	7.41	7.40	57	7.79	7.63	60	7.21	7.42	45	7.98	7.51		7.84	7.05	
EQUITY CAPITAL/TOTAL ASSETS	7.75	8.06	50	7.59	7.88	36	7.45	7.91	34	7.61	8.07		7.98	8.00	
NET LOANS&LS/EQUITY CAPITAL (X)	7.98	7.64	54	7.98	7.83	45	8.18	7.79	55	7.87	7.66		7.52	7.56	
CASH DIVIDENDS/NET INCOME	38.19	38.53	54	33.61	34.13	32	35.65	38.74	45	35.58	39.56		37.11	37.45	
RETAINED EARNINGS/AVG EQUITY CAP	7.39	10.30	18	8.72	10.99	16	8.08	10.28	19	8.01	9.59		7.47	9.45	
GROWTH RATES:															
ASSETS	5.51	19.90	20	8.38	13.56	48	7.04	17.25	26	6.08	15.10		4.93	17.55	
EQUITY CAPITAL	7.72	20.33	30	1.41	12.05	30	4.79	15.96	36	1.11	16.36		9.07	21.94	
NET LOANS AND LEASES	7.63	19.87	27	5.72	13.22	36	8.88	18.43	39	5.89	17.39		3.58	15.70	
NONCORE FUNDING	0.80	30.65	10	6.87	18.43	36	1.03	30.89	9	7.54	21.13		7.46	22.59	
PARENT COMPANY RATIOS:															
SHORT-TERM DEBT/EQUITY CAPITAL	13.04	9.29	77	8.07	8.98	60	14.79	9.31	78	6.64	9.39		7.07	8.69	
LONG-TERM DEBT/EQUITY CAPITAL	7.87	27.48	22	5.65	28.31	13	8.06	27.65	22	5.63	27.64		5.69	28.91	
EQUITY INVESTMENT IN SUBS/EQUITY CAP	113.87	111.63	61	104.08	108.73	36	116.08	110.74	68	99.83	105.62		101.14	105.56	
CASH FR OP+NONCASH+OP EXP/OP EXP+DIV	139.02	156.72	53	108.67	155.20	28	162.31	158.20	63	217.49	184.81		158.61	175.52	

Summary Ratios

The Summary Ratios page provides a brief overview of the financial condition and performance of a bank holding company based on key financial ratios in the following areas: earnings and profitability, asset quality, liquidity and funding, capitalization, growth, and parent company condition. Moreover, this report page presents the dollar amounts of year-to-date average assets and net income, as well as the number of companies in the BHC's peer group. (Note: Headers on the top left corner of this page and subsequent BHCPR pages present the BHC's name, identification number, city and state, Federal Reserve District number, peer group number, and total assets.)

For a more thorough analysis, the BHCPR user should refer to the detailed information presented in subsequent pages of the performance report. Below are definitions of items appearing on this report page.

Average Assets (\$000)

The year-to-date cumulative sum of the quarterly average consolidated assets divided by the number of calendar quarters to date (four-point average). Effective as of March 31, 1994, the average of consolidated assets reflects the amortized cost (instead of the fair value) of available-for-sale debt and equity securities.

An asterisk that appears beside this line item name indicates that the current quarter financial statements reflect a business combination using the pooling-of-interest method of accounting. An @ symbol signifies that the current quarter financial statements are restated due to new or revised Statements of Financial Accounting Standards.

Net Income (\$000)

The amount of net income after extraordinary items.

Number of BHCs in Peer Group

The total number of bank holding companies in the peer group to which an individual bank holding company belongs. (See the definition of BHCPR peer groups on page 2-2.)

Earnings and Profitability

Percent of Average Assets

Net Interest Income (TE)
(Percent of Average Assets)

Net interest income on a taxable equivalent basis divided by average assets.

Non-Interest Income
(Percent of Average Assets)

Total non-interest income divided by average assets.

Overhead Expense
(Percent of Average Assets)

The sum of salaries and employee benefits, expense on premises and fixed assets (net of rental income), and other non-interest expenses divided by average assets.

Provision for Losses
(Percent of Average Assets)

The sum of the provision for loan and lease losses and the provision for allocated transfer risk divided by average assets.

Securities Gains (Losses)
(Percent of Average Assets)

The difference between the sale price and amortized cost of securities that are classified as held-to-maturity or available-for-sale (or securities not held in trading accounts prior to the March 1994 quarter) divided by average assets. Included in realized losses are write-downs of the cost basis resulting from other-than-temporary impairments.

Other Tax Equivalent Adjustments
(Percent of Average Assets)

Other tax equivalent adjustments, excluding the tax benefit on tax-exempt interest income, divided by average assets. (See the discussion of tax equivalency on page 2-3.)

Pretax Net Operating Income (TE)
(Percent of Average Assets)

Income or loss before income taxes, extraordinary items, and other adjustments on a taxable equivalent basis divided by average assets.

Net Operating Income
(Percent of Average Assets)

Income after applicable income taxes and minority interest but before extraordinary items and other adjustments divided by average assets.

Net Income
(Percent of Average Assets)

The amount of net income after applicable taxes, minority interest, extraordinary items, and adjustments divided by average assets.

Percent of Average Earning Assets

Interest Income (TE)
(Percent of Average Earning Assets)

Total interest income on a taxable equivalent basis divided by average earning assets. (See the definition of average earning assets on page 3-13.)

Interest Expense
(Percent of Average Earning Assets)

Total interest expense divided by average earning assets. (See the definition of average earning assets on page 3-13.)

Net Interest Income (TE)
(Percent of Average Earning Assets)

Net interest income on a taxable

equivalent basis divided by average earning assets. (See the definition of average earning assets on page 3-13.)

Losses, Allowance, and Past Due and Nonaccrual Loans and Leases

Net Loan and Lease Losses/ Average Loans and Leases

Gross loan and lease losses minus recoveries divided by (four-point) average loans and leases, net of unearned income. (See the definition of average loans and leases on page 3-13.)

Earnings Coverage of Net Losses (X)

Income before taxes, minority interest, and extraordinary items plus the provision for possible loan and lease losses (including the provision for allocated transfer risk) divided by net loan and lease losses. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

Loan and Lease Allowance/Total Loans and Leases

Allowance for possible loan and lease losses, including the allocated transfer risk reserve, divided by total loans and leases, net of unearned income.

Nonaccrual Loans and Leases Plus Real Estate Acquired/Loans and Leases Plus Real Estate Acquired

The sum of loans and leases in nonaccrual status and real estate acquired in satisfaction of debt previously contracted divided by the sum of loans and leases (net of unearned income) and real estate acquired in satisfaction of debt previously contracted.

Liquidity and Funding

Net Noncore Funding Dependence

The difference between noncore funding and short-term investments divided by long-term assets.

“Noncore Funding” is the sum of time deposits with balances of \$100,000 or more, deposits in foreign offices and Edge or Agreement subsidiaries, federal funds purchased and securities sold under agreements to repurchase, commercial paper, other borrowings (including mortgage indebtedness and obligations under capitalized leases), and brokered deposits less than \$100,000. (Note: Values printed for periods prior to March 1996 do not include the last component.)

“Short-term investments” is defined as the sum of interest-bearing bank balances, federal funds sold and securities purchased under agreements to resell, debt securities with a remaining maturity of one year or less, and acceptances of other banks. (Note: Values printed for periods prior to March 1996 reflect debt securities with an *original* maturity of one year or less and exclude the last two components.)

“Long-term assets” is comprised of loans and leases (net of unearned income, allowance for loan and lease losses, and allocated transfer risk reserve), debt securities with a remaining maturity of over one year, equity securities, and real estate owned that were acquired in satisfaction of debts previously contracted, minus acceptances of other banks. (Note: Values printed for periods prior to March 1996 reflect debt securities with an *original* maturity of over one year and exclude the last two components.)

Net Short-Term Noncore Funding Dependence

The difference between short-term noncore funding and short-term investments divided by long-term assets.

“Short-term Noncore Funding” is the sum of commercial paper, federal funds purchased and securities sold under agreements to repurchase, and the following liability items with a remaining maturity of one year or less: time deposits with balances of

\$100,000 or more, deposits in foreign offices and Edge or Agreement subsidiaries, other borrowings (including mortgage indebtedness and obligations under capitalized leases), and brokered deposits less than \$100,000. (Note: Data are not available for periods prior to March 1996.)

(See the definitions of short-term investments and long-term assets above.)

Net Loans and Leases/Total Assets

Loans and lease financing receivables, net of unearned income, allowance for loan and lease losses, and allocated transfer risk reserve, divided by total assets.

Capitalization

Tier 1 Leverage Ratio

Tier 1 capital divided by average assets for the latest quarter (as reported in Schedule HC-E of the FR Y-9C report form). “Average assets” is adjusted by deducting the sum of goodwill, excess MSAs and PCCRs, non-grandfathered other identifiable intangible assets, and deferred tax assets in excess of the regulatory capital limit. (See the definition of the Tier 1 capital components in the Risk-Based Capital section of this manual beginning on page 3-59.)

Equity Capital/Total Assets

Total equity capital divided by total assets.

Net Loans and Leases/Equity Capital (X)

Loans and lease financing receivables, net of unearned income, allowance for loan and lease losses, and allocated transfer risk reserve divided by total equity capital. (Note: This ratio is expressed as the number of times (not a percent) as denoted by “X” in the caption above

and, therefore, is not multiplied by 100.)

Cash Dividends/Net Income

Total cash dividends declared divided by net income.

Retained Earnings/Average Equity Capital

The difference between net income and cash dividends declared divided by average equity capital (four-point average). See page 3-77 for the definition of average equity capital.

Growth Rates

This section presents the twelve-month growth rates of assets, equity capital, loans and leases (net of unearned income, allowance for

loan and lease losses, and allocated transfer risk reserve), and noncore funding. (See the definition of the one-year percentage change on page 2-4.)

Parent Company Ratios

Short-Term Debt/Equity Capital

Borrowings with a remaining maturity of one year or less, including commercial paper, divided by total equity capital.

Long-Term Debt/Equity Capital

The sum of other borrowed funds with a remaining maturity of greater than one year, mandatory convertible securities, and subordinated notes and debentures, including limited-life preferred stock and

related surplus, divided by total equity capital.

Equity Investment in Subsidiaries/Equity Capital

Equity investment in bank subsidiaries and associated banks, in non-bank subsidiaries and associated nonbank companies, and in subsidiary bank holding companies divided by total equity capital.

Cash Flow from Operations Plus Noncash Items Plus Operating Expense/Operating Expense Plus Dividends

The sum of cash flow provided by operating activities, total operating expense, and noncash items included in operating expense divided by the sum of total operating expense and cash dividends declared.

1234567 SAMPLE BANK HOLDING COMPANY
 RICHMOND VA FR DIS: 5
 ASSETS: 14,758,617 PEER: 01

INCOME STATEMENT - REVENUES AND EXPENSES (\$000)

PAGE 2

	mm yyyy	mm yyyy	yyyy	yyyy	yyyy	PERCENT CHANGE 1-YR	5-YR
INTEREST AND FEES ON LOANS	194,229	171,789	733,329	682,897	630,745	13.1	56.6
INCOME FROM LEASE FINANCING RECEIVABLES	6,012	8,493	35,378	27,651	12,971	-29.2	34.3
FULLY TAXABLE INCOME ON LOANS AND LS	200,230	180,270	768,657	710,526	643,693	11.1	56.7
TAX EXEMPT INCOME ON LOANS AND LS	11	12	50	22	23	-8.3	-98.4
EST TAX BENEFIT ON INC ON LOANS & LS	4	7	23	16	22	-38.0	-98.5
INCOME ON LOANS AND LEASES (TE)	200,245	180,289	768,730	710,564	643,738	11.1	55.5
INVESTMENT INTEREST INCOME (TE)	61,960	56,641	237,229	219,094	202,988	9.4	21.9
INTEREST ON DUE FROM DEPOSITORY INST	8,884	12,773	42,376	43,433	32,465	-30.5	-24.1
INTEREST INCOME ON OTHER EARNING ASSETS	1,158	464	2,354	1,840	2,273	149.6	-82.8
TOTAL INTEREST INCOME (TE)	272,247	250,167	1,050,689	974,931	881,464	8.8	37.5
INTEREST ON TIME DEPOSITS OF \$100K OR MORE	12,337	14,296	52,232	52,672	32,405	-13.7	67.3
INTEREST ON TIME DEPOSITS < \$100K	20,792	17,149	83,436	NA	NA	21.2	NA
INTEREST ON FOREIGN OFFICE DEPOSITS	29,591	28,590	115,891	101,179	85,119	3.5	104.4
INTEREST ON OTHER DEPOSITS	17,547	16,104	67,928	130,868	127,126	9.0	-47.1
INTEREST ON OTHER BORROWED FUNDS	47,264	44,105	185,998	202,758	220,508	7.2	40.9
INTEREST ON SUB DEBT & MAND CONV SEC	2,081	2,082	8,326	8,349	8,162	-0.1	++++
TOTAL INTEREST EXPENSE	129,612	122,326	513,811	495,826	473,320	6.0	46.4
NET INTEREST INCOME (TE)	142,635	127,841	536,878	479,105	408,144	11.6	30.3
NON-INTEREST INCOME	58,638	43,228	195,889	171,496	169,254	35.7	65.1
ADJUSTED OPERATING INCOME (TE)	201,273	171,069	732,767	650,601	577,398	17.7	38.8
OVERHEAD EXPENSE	131,489	110,417	484,715	416,951	365,618	19.1	57.5
PROVISION FOR CREDIT LOSSES	18,303	5,088	30,338	22,227	16,967	259.7	103.1
PROVISION FOR ALLOCATED TRANSFER RISK	0	0	0	0	0	NA	NA
SECURITIES GAINS (LOSSES)	3,520	456	2,591	973	1,740	671.9	++++
OTHER TAX EQUIVALENT ADJUSTMENTS	0	0	58	3	54	NA	NA
PRETAX NET OPERATING INCOME (TE)	55,001	56,020	220,363	212,399	196,607	-1.8	4.6
APPLICABLE INCOME TAXES	20,556	19,998	78,512	76,696	72,048	2.8	8.2
TAX EQUIVALENT ADJUSTMENTS	173	221	875	1,135	1,643	-21.7	-71.6
APPLICABLE INCOME TAXES (TE)	20,729	20,219	79,387	77,831	73,691	2.5	5.7
MINORITY INTEREST	252	320	1,488	1,444	1,116	-21.3	NA
NET OPERATING INCOME	34,020	35,481	139,488	133,124	121,800	-4.1	3.2
NET EXTRAORDINARY GAINS (LOSSES)	0	0	0	0	0	NA	NA
NET INCOME	34,020	35,481	139,488	133,124	121,800	-4.1	3.2
MEMORANDA:							
INVESTMENT SECURITIES INCOME (TE):							
U.S. TREASURY AND AGENCY SEC	56,760	53,945	218,511	204,294	190,205	5.2	21.0
MUNICIPAL SECURITIES (BOOK)	517	357	1,801	2,329	2,707	44.8	-46.8
MUNICIPAL SECURITIES (TE)	686	571	2,595	3,445	4,274	20.1	-46.4
DOMESTIC DEBT SECURITIES	22	64	152	535	1,973	-65.6	-99.0
FOREIGN DEBT SECURITIES	3,267	1,741	14,488	4,186	2,933	87.7	++++
DOMESTIC EQUITY SECURITIES	1,225	320	1,483	6,634	3,603	282.8	186.2
FOREIGN EQUITY SECURITIES	0	0	0	0	0	NA	NA
CASH DIVIDENDS DECLARED:							
COMMON	12,992	11,925	49,725	47,361	45,195	9.0	43.3
PREFERRED	0	0	0	0	0	NA	NA

Income Statement—Revenues and Expenses

BHCPR page 2 details the major income and expense components of the subject bank holding company's consolidated income. In addition, an estimate of the tax benefit derived from tax-exempt income is allocated between municipal loans and leases and municipal securities. By adding the tax benefit to interest income, the dollar amounts of income on loans and leases, investment interest income, total interest income, net interest income, adjusted operating income, and pretax net operating income are converted to a fully tax equivalent basis.

The memoranda section presents the components of investment securities income and the portion of income paid as dividends to each type of stockholder. The last two columns on the right present one- and five-year growth rates for each income and expense category. (See the description of Growth Rates on page 2-4.)

Information on this report page is primarily obtained from the Consolidated Income Statement (Schedule HI) of the FR Y-9C report form. (See Appendix F.)

Interest and Fees on Loans

Interest and yield-related fee income on domestic and foreign loans including obligations (other than securities) of states and political subdivisions in the U.S.

Income from Lease Financing Receivables

Income from taxable and tax-exempt lease financing receivables.

Fully Taxable Income on Loans and Leases

The sum of interest and fee income on loans (excluding interest on tax-exempt obligations of states and political subdivisions in the U.S.) and taxable lease financing receivables.

Tax Exempt Income on Loans and Leases

Tax-exempt interest income on obligations of states and political subdivisions in the U.S. and lease financing receivables.

Estimated Tax Benefit on Income on Loans and Leases

The estimated tax benefit attributable to tax-exempt loan and lease income. (See the discussion of tax equivalency on page 2-3.)

Income on Loans and Leases (TE)

The sum of taxable and tax-exempt income on loans and lease financing receivables and the estimated tax benefit on the tax-exempt income on loans and leases. (See the discussion of tax equivalency on page 2-3.)

Investment Interest Income (TE)

Income on U.S. Treasury securities and U.S. government agency and corporate obligations, on securities issued by states and political subdivisions in the U.S., and on other debt and equity securities not held in trading accounts plus the estimated tax benefit on tax-exempt municipal securities. (See the discussion of tax equivalency on page 2-3.)

Interest on Balances Due from Depository Institutions

Interest income on balances due from depository institutions that are held in the BHC's U.S. and foreign offices, Edge or Agreement subsidiaries, International Banking Facilities, and consolidated subsidiaries.

Interest Income on Other Earning Assets

The sum of interest income on federal funds sold and securities purchased under agreements to resell, interest income on assets held in trading accounts, and other interest income.

Total Interest Income (TE)

Total interest income plus the tax equivalent adjustment. (See the discussion of tax equivalency on page 2-3.)

Interest on Time Deposits of \$100 Thousand or More

Interest expense on time deposits of \$100,000 or more in domestic offices.

Interest on Time Deposits below \$100 Thousand

Interest expense on time deposits of less than \$100,000 in domestic offices.

Interest on Foreign Office Deposits

Interest expense on deposits in foreign offices, Edge and Agreement subsidiaries, and International Banking Facilities as reported in Schedule HI of the FR Y-9C.

Interest on Other Deposits

Interest expense on other domestic deposits as reported in Schedule HI of the FR Y-9C.

Interest on Other Borrowed Funds

Interest expenses on federal funds purchased and securities sold under agreements to repurchase, other borrowed funds, and other liabilities.

Interest on Subordinated Debt and Mandatory Convertible Securities

Interest expenses on subordinated notes and debentures and on mandatory convertible securities (equity contract notes and equity commitment notes) as reported in Schedule HI of the FR Y-9C.

Total Interest Expense

Interest expenses on time and other deposits in domestic offices, depos-

its in foreign offices, Edge or Agreement subsidiaries and International Banking Facilities, federal funds purchased and securities sold under agreements to repurchase, other borrowed funds (including mortgage indebtedness and obligations under capitalized leases), subordinated notes and debentures, mandatory convertible securities, and other liabilities.

Net Interest Income (TE)

Net interest income plus the taxable equivalent adjustment. (See the discussion of tax equivalency on page 2-3.)

Non-Interest Income

The sum of income from fiduciary activities, service charges on deposit accounts, other service charges, commissions and fees, trading revenue, and other non-interest income.

Adjusted Operating Income (TE)

The sum of net interest income on a taxable equivalent basis and non-interest income. (See the discussion of tax equivalency on page 2-3.)

Overhead Expense

Total non-interest expense including salaries and employee benefits, expense on premises and fixed assets (net of rental income), and other non-interest expense.

Provision for Credit Losses

The year-to-date provision for credit losses.

Provision for Allocated Transfer Risk

The year-to-date provision for allocated transfer risk as specified in Section 905(a) of the International Lending Supervision Act of 1983, in the agency regulations implementing the Act (Subpart D of Federal Reserve Regulation K), Part 351 of the FDIC's Rules and Regulations, and Part 20 of the Comptroller of the Currency's Regulations), and in any guidelines, letters, or instructions issued by the agencies.

Securities Gains (Losses)

The difference between the sale price and the amortized cost realized from the sale, exchange, redemption, or retirement of debt securities classified as held-to-maturity or on debt and equity securities that are classified as available-for-sale.

Other Tax Equivalent Adjustments

Other tax equivalent adjustments, excluding the tax benefit on tax-exempt interest income. (See the discussion of tax equivalency on page 2-3.)

Pretax Net Operating Income (TE)

Income before income taxes, extraordinary items, and other adjustments on a taxable equivalent basis. (See the discussion of tax equivalency on page 2-3.)

Applicable Income Taxes

The total estimated federal, state, local, and foreign income tax expense as reported in Schedule HI of the FR Y-9C.

Taxable Equivalent Adjustments

The total taxable equivalent adjustment which results from subtracting the reported pretax income on the income statement from the fully taxable equivalent pretax income.

Applicable Income Taxes (TE)

The sum of applicable income taxes and total taxable equivalent adjustments. (See the discussion of tax equivalency on page 2-3.)

Minority Interest

The portion of income (or loss) before extraordinary items and cumulative effects of changes in accounting principles allocated to minority shareholders of less than wholly owned subsidiaries.

Net Operating Income

Income before extraordinary items and other adjustments as reported in Schedule HI of the FR Y-9C.

Net Extraordinary Gains (Losses)

Material aggregate extraordinary gains or losses, net of applicable income taxes.

Net Income

The amount of net income after extraordinary gains (losses) as reported in Schedule HI of the FR Y-9C.

Memoranda

Investment Securities Income (TE)

U.S. Treasury and Agency Securities

Interest income on U.S. Treasury securities and U.S. government agency and corporation obligations.

Municipal Securities (Book)

Interest income on securities issued by states and political subdivisions in the U.S.

Municipal Securities (TE)

Interest income on securities issued by states and political subdivisions in the U.S. on a taxable equivalent basis. (See the discussion of tax equivalency on page 2-3.)

Domestic Debt Securities

Interest income on U.S. debt securities that are designated as held-to-maturity or available-for-sale.

Foreign Debt Securities

Interest income on foreign debt securities that are designated as held-to-maturity or available-for-sale.

Domestic Equity Securities

Dividend income on U.S. equity securities that are designated as available-for-sale.

Foreign Equity Securities

Dividend income on foreign equity securities that are designated as available-for-sale.

Cash Dividends Declared

(Cash dividends declared on common stock and preferred stock during the calendar year-to-date, including dividends not payable until after the report date.)

Common

Cash dividends declared on common stock during the calendar year-to-date including dividends not payable until after the report date.

Preferred

Cash dividends declared on preferred stock (including limited-life preferred stock) during the calendar year-to-date including dividends not payable until after the report date.

1234567 SAMPLE BANK HOLDING COMPANY
 RICHMOND VA FR DIS: 5
 ASSETS: 14,758,617 PEER: 01

RELATIVE INCOME STATEMENT AND MARGIN ANALYSIS

PAGE 3

PERCENT OF AVERAGE ASSETS	mmm yyyy			mmm yyyy			yyyy			yyyy			yyyy		
	BHC	PEER	01 PCT	BHC	PEER	01 PCT	BHC	PEER	01 PCT	BHC	PEER	01	BHC	PEER	01
INTEREST INCOME (TE)	7.47	7.12	67	7.12	7.23	34	7.37	7.52	39	7.24	7.38	7.11	7.11	7.58	7.58
LESS: INTEREST EXPENSE	3.56	3.54	52	3.48	3.43	54	3.60	3.67	47	3.68	3.56	3.82	3.82	3.75	3.75
EQUALS: NET INTEREST INCOME (TE)	3.91	3.57	62	3.64	3.80	22	3.77	3.85	34	3.56	3.82	3.29	3.29	3.83	3.83
PLUS: NON-INTEREST INCOME	1.61	2.32	32	1.23	2.08	15	1.37	2.23	16	1.27	2.08	1.36	1.36	1.98	1.98
EQUALS: ADJ OPERATING INCOME (TE)	5.52	5.89	35	4.87	5.87	16	5.14	6.07	16	4.83	5.89	4.65	4.65	5.81	5.81
LESS: OVERHEAD EXPENSE	3.61	3.55	55	3.14	3.43	43	3.40	3.68	38	3.10	3.62	2.95	2.95	3.66	3.66
LESS: PROVISION FOR CREDIT LOSSES	0.50	0.30	84	0.14	0.34	16	0.21	0.36	24	0.17	0.33	0.14	0.14	0.26	0.26
LESS: PROV FOR ALLOC TRANSFER RISK	0.00	0.00	50	0.00	0.00	50	0.00	0.00	50	0.00	0.00	0.00	0.00	0.00	0.00
PLUS: REALIZED G/L ON HTM SEC	0.00	0.00	43	0.00	0.00	43	0.00	0.00	42	0.00	0.00	0.00	0.00	0.00	0.00
PLUS: REALIZED G/L ON AFS SEC	0.10	0.07	72	0.01	0.04	44	0.02	0.05	38	0.01	0.04	0.01	0.01	0.03	0.03
PLUS: OTHER TAX EQUIV ADJUSTMENTS	0.00	0.00	49	0.00	0.00	50	0.00	0.00	95	0.00	0.00	0.00	0.00	0.00	0.00
EQUALS: PRETAX NET OPER INC (TE)	1.51	2.12	15	1.59	2.20	9	1.55	2.08	13	1.58	2.05	1.58	1.58	1.93	1.93
LESS: APPLICABLE INCOME TAXES (TE)	0.57	0.77	18	0.58	0.82	8	0.56	0.79	14	0.58	0.77	0.59	0.59	0.74	0.74
LESS: MINORITY INTEREST	0.01	0.02	76	0.01	0.02	73	0.01	0.02	73	0.01	0.00	0.01	0.01	0.00	0.00
EQUALS: NET OPERATING INCOME	0.93	1.33	15	1.01	1.36	9	0.98	1.32	14	0.99	1.24	0.98	0.98	1.19	1.19
PLUS: NET EXTRAORDINARY ITEMS	0.00	0.00	50	0.00	0.00	50	0.00	0.00	50	0.00	0.00	0.00	0.00	0.00	0.00
EQUALS: NET INCOME	0.93	1.32	16	1.01	1.36	9	0.98	1.32	14	0.99	1.24	0.98	0.98	1.19	1.19
MEMO: NET INCOME (LAST FOUR QTRS)	0.96	1.30	15	0.99	1.31	9	0.98	1.32	14	0.99	1.24	0.98	0.98	1.19	1.19
MARGIN ANALYSIS:															
AVG EARNING ASSETS / AVG ASSETS	92.05	88.71	81	92.96	89.10	81	92.72	89.02	81	93.41	89.64	93.15	93.15	89.74	89.74
AVG INT-BEARING FUNDS / AVG ASSETS	76.81	72.72	69	77.80	73.49	72	77.83	73.35	78	78.95	73.43	78.80	78.80	73.71	73.71
INT INCOME (TE)/AVG EARNING ASTS	8.11	8.01	52	7.66	8.12	19	7.95	8.44	29	7.75	8.23	7.63	7.63	8.44	8.44
INT EXPENSE / AVG EARNING ASSETS	3.86	4.01	44	3.75	3.86	39	3.89	4.13	39	3.94	3.98	4.10	4.10	4.19	4.19
NET INT INC (TE)/AVG EARN ASTS	4.25	4.01	62	3.91	4.26	16	4.06	4.31	24	3.81	4.25	3.53	3.53	4.25	4.25
YIELD OR COST:															
TOTAL LOANS AND LEASES (TE)	8.61	8.53	61	8.49	8.63	36	8.53	9.02	29	8.45	8.89	8.37	8.37	9.08	9.08
INVESTMENT SECURITIES (TE)	6.69	6.60	47	6.23	6.64	16	6.46	6.78	25	6.46	6.67	6.41	6.41	6.74	6.74
INT-BEARING BANK BALANCES	9.02	7.58	73	8.53	6.85	73	8.16	8.18	63	6.65	7.48	4.75	4.75	8.22	8.22
FED FUNDS SOLD & REVERSE REPOS	6.26	5.73	89	2.85	5.24	3	4.48	5.87	3	5.41	5.50	6.64	6.64	5.91	5.91
TRADING ASSETS	16.32	4.28	98	0.00	4.19	2	2.74	4.27	27	0.00	4.51	3.77	3.77	5.50	5.50
TOTAL EARNING ASSETS	8.11	7.95	57	7.65	8.04	21	7.94	8.36	34	7.74	8.16	7.61	7.61	8.35	8.35
INVESTMENT SECURITIES (TE):															
U.S. TREASURY AND AGENCY SEC	6.42	6.46	52	6.37	6.41	45	6.39	6.65	31	6.34	6.57	6.31	6.31	6.36	6.36
MUNICIPAL SECURITIES (BOOK)	6.42	5.70	77	7.57	5.81	91	7.33	5.97	85	6.58	6.15	6.67	6.67	6.31	6.31
MUNICIPAL SECURITIES (TE)	8.52	9.91	37	12.11	9.87	80	10.56	10.21	63	9.73	9.93	10.53	10.53	10.33	10.33
OTHER INVESTMENT SECURITIES	8.04	6.12	91	3.18	6.28	5	5.93	6.94	34	5.68	6.22	6.19	6.19	6.71	6.71
INTEREST-BEARING DEPOSITS	4.28	4.31	54	4.24	4.20	54	4.28	4.43	43	4.28	4.35	4.34	4.34	4.49	4.49
TIME DEPOSITS OF \$100K OR MORE	5.11	5.35	22	5.64	5.05	73	5.26	5.53	22	5.84	5.38	5.40	5.40	5.91	5.91
TIME DEPOSITS < \$100K	4.94	9.56	11	4.46	5.00	18	5.16	8.16	19	NA	NA	NA	NA	NA	NA
OTHER DOMESTIC DEPOSITS	1.60	1.54	39	1.65	1.99	44	1.65	2.28	41	3.55	4.10	3.56	3.56	4.14	4.14
FOREIGN DEPOSITS	5.92	5.22	90	5.25	5.19	62	5.31	5.47	41	5.37	5.42	6.44	6.44	6.03	6.03
FED FUNDS PURCHASED AND REPOS	5.20	5.32	37	5.39	5.11	86	5.53	5.48	72	5.47	5.13	5.82	5.82	5.73	5.73
OTHER BORROWED FUNDS	5.94	6.18	54	4.84	5.81	24	5.23	6.44	24	4.72	6.16	4.68	4.68	7.21	7.21
MORTGAGES AND CAPITALIZED LEASES	NA	NA	NA	NA	NA	NA	NA	NA	NA	7.02	18.19	7.02	7.02	17.00	17.00
ALL INTEREST-BEARING FUNDS	4.63	4.89	32	4.48	4.68	39	4.63	5.01	31	4.67	4.87	4.84	4.84	5.12	5.12

Relative Income Statement and Margin Analysis

BHCPR page 3 presents the key components of earnings relative to average assets, margin analysis ratios, the yields or returns on specific assets, and the cost of funds. The average balance of each category of investment securities in the Yield or Cost section is based on amortized cost, rather than fair value. For a description of the methods for calculating average balances, see page 2-3.

Definitions of specific average balances used in calculating ratios on this report page are given below.

Definitions of Average Balances

Average Assets

The cumulative sum of the quarterly average consolidated assets year-to-date divided by the number of calendar quarters to date (four-point average). As of March 31, 1994, the average of consolidated assets reflects the amortized cost of held-to-maturity and available-for-sale investment securities.

Average Earning Assets

The cumulative sum of the quarterly average earning assets year-to-date divided by the number of calendar quarters to date (four-point average). Earning assets (including those that are in nonaccrual status) consist of interest-bearing balances due from depository institutions, investment securities, federal funds sold and securities purchased under agreements to resell, loans and leases (net of unearned income), and trading assets. Effective as of March 31, 1994, investment securities reflect the amortized cost of held-to-maturity and available-for-sale securities.

Average Interest-Bearing Funds

The cumulative sum of the end-of-quarter balances (from the previous year-end to the latest quarter) of

interest-bearing deposits, federal funds purchased and securities sold under agreements to repurchase, commercial paper, other borrowed money, mandatory convertible securities, and subordinated notes and debentures divided by the number of reporting quarters (five-point average).

Average Loans and Leases

The cumulative sum of the quarterly average loans and leases (net of unearned income) for all year-to-date quarters divided by the number of calendar quarters to date (four-point average).

Average Investment Securities

The cumulative sum of the quarterly average consolidated investment securities for all year-to-date quarters divided by the number of calendar quarters to date (four-point average). As of March 31, 1994, the average of held-to-maturity and available-for-sale investment securities is valued at amortized cost.

Average Interest-Bearing Deposits

The cumulative sum of the quarterly averages for domestic and foreign interest-bearing deposits for all year-to-date quarters divided by the number of calendar quarters to date (four-point average).

Average Other Borrowed Funds

The cumulative sum of the quarterly averages of all other borrowed funds reported in Schedule HC-E of the FR Y-9C report form for all year-to-date quarters divided by the number of calendar quarters to date (four-point average).

Other Average Balances

Other average balances, which are not defined above, are calculated

based on the five-point average method. This approach consists of dividing the cumulative sum of end-of-quarter balances (of the balance sheet item) from the previous year-end to the latest quarter by the number of reporting quarters.

Percent of Average Assets

Interest Income (TE)
(Percent of Average Assets)

Total interest income on a taxable equivalent basis divided by average assets.

Interest Expense
(Percent of Average Assets)

Total interest expense divided by average assets.

Net Interest Income (TE)
(Percent of Average Assets)

Net interest income on a taxable equivalent basis divided by average assets.

Non-Interest Income
(Percent of Average Assets)

Non-interest income divided by average assets.

Adjusted Operating Income (TE)
(Percent of Average Assets)

The sum of net interest income on a taxable equivalent basis and non-interest income divided by average assets.

Overhead Expense
(Percent of Average Assets)

The sum of salaries and employee benefits, expense on premises and fixed assets, and other non-interest expense divided by average assets.

Provision for Credit Losses
(Percent of Average Assets)

Provision for credit losses divided by average assets.

*Provision for Allocated Transfer Risk
(Percent of Average Assets)*

Provision for allocated transfer risk divided by average assets.

*Realized Gains (Losses) on
Held-to-Maturity Securities
(Percent of Average Assets)*

The difference between the sale price and the amortized cost that is realized from the sale, exchange, redemption, or retirement of securities that are classified as held-to-maturity divided by average assets. Prior to the March 1994 quarter, this ratio displays an "NA."

*Realized Gains (Losses) on
Available-for-Sale Securities
(Percent of Average Assets)*

The difference between the sale price and the amortized cost that is realized from the sale, exchange, redemption, or retirement of securities that are classified as available-for-sale divided by average assets. Prior to the March 1994 quarter, this ratio displays an "NA."

*Other Tax Equivalent Adjustments
(Percent of Average Assets)*

Other tax adjustments, excluding the tax benefit on tax-exempt income, divided by average assets. (See the discussion of tax equivalency on page 2-3.)

*Pretax Net Operating Income (TE)
(Percent of Average Assets)*

Income or loss before income taxes, extraordinary items, and other adjustments on a taxable equivalent basis divided by average assets.

*Applicable Income Taxes (TE)
(Percent of Average Assets)*

The sum of applicable income taxes, the tax benefit on tax-exempt income, and other tax equivalent adjustments divided by average assets.

*Minority Interest
(Percent of Average Assets)*

Minority interest in consolidated subsidiaries divided by average assets.

*Net Operating Income
(Percent of Average Assets)*

Income or loss before extraordinary items and other adjustments divided by average assets.

*Net Extraordinary Items
(Percent of Average Assets)*

Extraordinary items net of applicable income taxes and minority interest divided by average assets.

*Net Income
(Percent of Average Assets)*

Net income divided by average assets.

*Net Income (Last Four Quarters)
(Percent of Average Assets, Last Four
Quarters)*

The cumulative net income reported for the latest four quarters divided by the mean of quarterly average assets reported in Schedule HC-E for the most recent four quarters.

Margin Analysis

*Average Earning Assets/Average
Assets*

Average earning assets divided by average assets.

*Average Interest-Bearing Funds/
Average Assets*

Average interest-bearing funds divided by average assets.

*Interest Income (TE)/
Average Earning Assets*

Total interest income on a taxable equivalent basis divided by average earning assets.

*Interest Expense/
Average Earning Assets*

Total interest expense divided by average earning assets.

*Net Interest Income (TE)/
Average Earning Assets*

Net interest income on a taxable

equivalent basis divided by average earning assets.

Yield or Cost

*(Yield on)
Total Loans and Leases (TE)*

Interest and fee income on loans and lease financing receivables on a taxable equivalent basis divided by average loans and leases.

*(Yield on)
Investment Securities (TE)*

Interest and dividend income on U.S. Treasury securities, U.S. Government agency and corporation obligations, securities issued by states and political subdivisions in the U.S. (on a taxable equivalent basis) and on debt and equity securities divided by average investment securities. (Note: The average of investment securities that are designated as held-to-maturity or available-for-sale or that are not held in trading accounts prior to the March 1994 quarter, are valued at amortized cost.)

*(Yield on)
Interest-Bearing Bank Balances*

Interest income on balances due from depository institutions divided by the five-point average of interest-bearing bank balances.

*(Yield on)
Federal Funds Sold and Reverse Repos*

Interest income on federal funds sold and securities purchased under agreements to resell divided by the four-point average balance of federal funds sold and securities purchased under agreements to resell.

*(Yield on)
Trading Assets*

Interest income from assets held in trading accounts divided by the five-

point average of trading assets. The interest income from trading assets excludes gains or losses on assets held in trading accounts.

(Yield on)
Total Earning Assets

Total interest income divided by average earning assets.

Investment Securities (TE)

(Yield on)
U.S. Treasury and Agency Securities

Income on U.S. Treasury securities and obligations of the U.S. government agencies and corporations divided by the five-point average of the amortized cost of U.S. Treasury securities and U.S. government obligations.

(Yield on)
Municipal Securities (Book)

Interest income on obligations of states and political subdivisions divided by the five-point average balance of these municipal obligations, valued at amortized cost.

(Yield on)
Municipal Securities (TE)

Interest income on obligations of states and political subdivisions on a taxable equivalent basis divided by the five-point average balance of these municipal obligations, valued at amortized cost.

(Yield on)
Other Investment Securities

Interest and dividend income on debt and equity securities divided

by the five-point average balance of debt and equity securities, valued at amortized or historical cost.

(Cost of)
Interest-Bearing Deposits

Interest paid on all deposits divided by the average balance of domestic and foreign interest-bearing deposits.

(Cost of)
Time Deposits of \$100 Thousand or More

Interest paid on time deposits of \$100,000 or more in domestic offices divided by the five-point average balance of time deposits of \$100,000 or more in domestic offices.

(Cost of)
Time Deposits below \$100 Thousand

Interest paid on time deposits less than \$100,000 in domestic offices divided by the five-point average balance of time deposits below \$100,000 in domestic offices.

(Cost of)
Other Domestic Deposits

Interest paid on other domestic deposits divided by the five-point average balance of the sum of time deposits of less than \$100,000, negotiable orders of withdrawal (i.e., NOW accounts), ATS accounts (that is, accounts subject to automatic transfer from savings accounts), other transaction accounts, money market deposit accounts, and other savings accounts in domestic offices.

(Cost of)
Foreign Deposits

Interest paid on deposits in foreign offices, Edge or Agreement subsidiaries, and International Banking Facilities divided by the four-point average balance of foreign interest-bearing deposits.

(Cost of)
Federal Funds Purchased and Repos

The expense on federal funds purchased and securities sold under agreements to repurchase divided by the four-point average balances of federal funds purchased and securities sold under agreements to repurchase.

(Cost of)
Other Borrowed Funds

Interest expense on borrowed funds, excluding subordinated notes and debentures, divided by the average balance of other borrowed funds.

(Cost of)
Mortgages and Capitalized Leases

Other interest expense divided by the five-point average balance of mortgage indebtedness and obligations under capitalized leases. This line item only prints historical data prior to March 1997.

(Cost of)
All Interest-Bearing Funds

Total interest expense divided by average interest-bearing funds.

1234567 SAMPLE BANK HOLDING COMPANY
 RICHMOND VA FR DIS: 5
 ASSETS: 14,758,617 PEER: 01

NON-INTEREST INCOME AND EXPENSES

PAGE 4

NON-INTEREST INCOME & EXP(\$000)	mm yyyy			mm yyyy			yyyy			yyyy			yyyy		
TOTAL NON-INTEREST INCOME	58,638			43,228			195,889			171,496			169,254		
FIDUCIARY ACTIVITIES INCOME	13,960			13,367			52,237			49,761			49,468		
DEPOSIT SERVICE CHARGES	33,489			18,443			93,797			77,688			88,315		
TRADING REVENUE	-237			14			-6,681			143			768		
OTHER NON-INTEREST INCOME	11,426			11,404			56,536			35,679			22,962		
TOTAL OVERHEAD EXPENSES	131,489			110,417			484,715			416,951			365,618		
PERSONNEL EXPENSE	61,356			56,562			226,694			208,024			185,693		
NET OCCUPANCY EXPENSE	18,711			19,369			77,960			73,433			72,837		
OTHER OPERATING EXPENSES	51,422			34,486			180,061			135,494			107,088		
FEE INCOME ON MUTUAL FUNDS & ANNUIT	3,109			2,376			10,566			10,184			7,093		
TRADING REVENUES	-237			14			-6,681			143			0		
INTEREST RATE INSTRUMENTS	-139			0			0			0			0		
FOREIGN EXCHANGE INSTRUMENTS	-98			0			-6,809			0			0		
EQUITY SECURITY OR INDEX INSTRMTS	0			14			128			143			0		
COMMODITY AND OTHER DERIV INSTR	0			0			0			0			0		
MEMORANDA:															
MUTUAL FUND AND ANNUITY SALES (QTR)	970,246			471,263			1,036,874			802,933			63,904		
MONEY MARKET FUNDS	946,550			455,390			1,019,848			785,032			54,458		
EQUITY SECURITIES FUNDS	10,971			6,405			7,947			4,946			2,554		
DEBT SECURITIES FUNDS	7,155			4,341			2,975			7,733			3,698		
OTHER MUTUAL FUNDS	986			822			1,042			763			380		
ANNUITIES	4,584			4,305			5,062			4,459			2,814		
GROSS MUT FUND & ANNUIT REDEMP(QTR)	7,336			7,219			5,989			5,521			2,100		
PROPRIET MUT FUNDS & ANNUITIES(QTR)	952,766			459,773			1,022,126			788,777			57,309		
NUMBER OF EQUIVALENT EMPLOYEES	5,055			4,293			5,114			4,244			4,231		
AVG PERSONNEL EXP PER EMPLOYEE	12			13			44			49			44		
AVERAGE ASSETS PER EMPLOYEE	2,885			3,273			2,788			3,172			2,932		
ANALYSIS RATIOS	BHC	PEER 01	PCT	BHC	PEER 01	PCT	BHC	PEER 01	PCT	BHC	PEER 01	BHC	PEER 01		
MUTUAL FUND FEE INC/NON-INT INC	5.30	4.71	62	5.50	4.20	78	5.39	4.22	73	5.94	3.60	4.19	2.39		
OVERHEAD EXP/NII + NON-INT INC	65.38	61.17	79	64.63	59.28	81	66.22	61.38	78	64.20	62.34	63.50	64.18		
PERCENT OF AVERAGE ASSETS:															
TOTAL OVERHEAD EXPENSE	3.61	3.55	55	3.14	3.43	43	3.40	3.68	38	3.10	3.62	2.95	3.66		
PERSONNEL EXPENSE	1.68	1.80	49	1.61	1.79	36	1.59	1.84	28	1.55	1.79	1.50	1.81		
NET OCCUPANCY EXPENSE	0.51	0.50	64	0.55	0.53	67	0.55	0.54	57	0.55	0.54	0.59	0.55		
OTHER OPERATING EXPENSES	1.41	1.25	72	0.98	1.12	36	1.26	1.32	51	1.01	1.30	0.86	1.31		
OVERHEAD LESS NON-INT INCOME	2.00	1.23	91	1.91	1.30	86	2.03	1.46	81	1.82	1.49	1.58	1.68		
PERCENT OF ADJ OPER INC (TE):															
TOTAL OVERHEAD EXPENSE	65.33	60.53	81	64.55	58.59	83	66.15	60.71	81	64.09	61.60	63.32	63.24		
PERSONNEL EXPENSE	30.48	30.87	54	33.06	30.52	78	30.94	30.49	62	31.97	30.48	32.16	31.33		
NET OCCUPANCY EXPENSE	9.30	8.49	76	11.32	8.79	93	10.64	8.67	91	11.29	9.03	12.61	9.44		
OTHER OPERATING EXPENSES	25.55	21.17	81	20.16	19.27	72	24.57	21.55	77	20.83	22.10	18.55	22.47		
TOTAL NON-INTEREST INCOME	29.13	38.74	25	25.27	35.82	16	26.73	36.99	21	26.36	35.59	29.31	33.81		
OVERHEAD LESS NON-INTEREST INC	36.20	21.79	91	39.28	22.77	98	39.42	23.72	91	37.73	26.01	34.01	29.43		
APPL INC TAXES/PRETAX NOI (TE)	37.37	33.05	84	35.70	34.13	67	35.63	33.88	70	36.11	33.91	36.65	33.49		
APPL INC TAX+TE/PRETAX NOI+TE	37.69	36.41	68	36.09	37.37	32	36.03	37.11	37	36.64	37.52	37.48	38.14		

Non-Interest Income and Expenses

BHCPR page 4 presents the dollar amounts and composition of non-interest income and expense, along with ratios that relate these items to average assets and adjusted operating income on a tax-equivalent basis. Moreover, it contains classifications of trading revenues by type of derivative instrument and mutual fund sales by type of security. This report page also provides information on fee income derived from the mutual fund business as well as the level of mutual fund and annuity redemptions.

Non-Interest Income and Expenses (\$000)

Total Non-Interest Income

The sum of fiduciary activities income, deposit service charges, foreign transactions gains or losses, trading gains or losses, and other non-interest income.

Fiduciary Activities Income

Income derived from services rendered by trust departments of banking subsidiaries or a subsidiary acting in any fiduciary capacity.

Deposit Service Charges

The sum of service charges on deposit accounts and other service charges, commissions, and fees.

Trading Revenue

The net gain or loss recognized from trading cash instruments and off-balance-sheet derivative contracts (including commodity contracts). It results from revaluation adjustments (as a result of periodic marking to market) to the carrying value of trading assets and liabilities as well as interest rate, foreign exchange, equity derivative, and commodity and other contracts. (Note: Dollar values printed for periods prior to March 1996 indicate the net gain or loss from the sale of trading assets

and from short positions on trading liabilities other than those related to foreign exchange transactions.)

Other Non-Interest Income

All other operating income of the consolidated bank holding company.

Total Overhead Expense

The sum of salaries and employee benefits, expense on premises and fixed assets (net of rental income), and other non-interest expense.

Personnel Expense

Salaries and benefits of all officers and employees of the bank holding company and consolidated subsidiaries.

Net Occupancy Expense

Non-interest expense related to the use of premises, equipment, and furniture and fixtures, net of rental income.

Other Operating Expenses

All other operating expenses of the consolidated bank holding company.

Fee Income on Mutual Funds and Annuities

Income from the sale and servicing of mutual funds and annuities (in domestic offices. Prior to the March 1995 quarter, this line item displays an "NA."

Trading Revenues

Trading revenue earned on interest rate instruments, foreign exchange instruments, equity security or index instruments, and commodity and other derivative instruments. Prior to the March 1995 quarter, this line item displays an "NA."

Interest Rate Instruments (Trading Revenues)

Net gains (losses) from trading cash instruments and off-balance-sheet

interest rate contracts, including interest rate futures single currency interest rate swaps, basis swaps, forward rate agreements and interest rate options. Prior to the March 1995 quarter, this line item displays an "NA."

Foreign Exchange Instruments (Trading Revenues)

Net gains (losses) from trading cash instruments and off-balance-sheet derivative contracts managed as foreign exchange exposures (i.e., instruments denominated in non-U.S. currencies and foreign exchange rate contracts). Prior to the March 1995 quarter, this line item displays an "NA."

Equity Security or Index Instruments (Trading Revenues)

Net gains (losses) from trading cash instruments and off-balance-sheet derivative contracts managed as equity security or index exposures. Prior to the March 1995 quarter, this line item displays an "NA."

Commodity and Other Derivative Instruments (Trading Revenues)

Net gains (losses) from trading cash instruments and off-balance-sheet derivative contracts managed as commodity or other exposures. Prior to the March 1995 quarter, this line item displays an "NA."

Memoranda

Mutual Fund and Annuity Sales (Quarter)

The amount of sales during the quarter of money market funds (mutual funds that invest exclusively in short-term debt securities with the investment objective of providing liquidity and preserving capital while earning income). Prior to the March 1995 quarter, this line item displays an "NA."

Money Market Funds

The amount of sales during the quarter of money market funds (mutual funds that invest exclusively in short-term debt securities with the investment objective of providing liquidity and preserving capital while earning income.) Prior to the March 1995 quarter, this line item displays an "NA."

Equity Securities Funds

The amount of sales during the quarter of equity securities funds (mutual funds that invest primarily in equity securities). Prior to the March 1995 quarter, this line item displays an "NA."

Debt Securities Funds

The amount of sales during the quarter of debt securities funds (mutual funds that invest primarily in debt securities such as corporate bonds, U.S. Government securities, municipal securities, and mortgage-backed securities). Prior to the March 1995 quarter, this line item displays an "NA."

Other Mutual Funds

The amount of sales during the quarter of other mutual funds whose investment objectives are not classifiable in the above categories and include funds that invest in a mix of debt and equity securities. Prior to the March 1995 quarter, this line item displays an "NA."

Annuities

The amount of sales during the quarter of annuities, including variable annuities. Prior to the March 1995 quarter, this line item displays an "NA."

Gross Mutual Fund and Annuity Redemptions (Quarter)

The gross amount of mutual fund and annuity redemptions during the quarter. Prior to the March 1995 quarter, this line item displays an "NA."

Proprietary Mutual Funds and Annuities (Quarter)

The amount of sales during the quarter of proprietary mutual funds and annuities. Prior to the March 1995 quarter, this line item displays an "NA."

Number of Equivalent Employees

The number of full-time equivalent employees on the payroll of the consolidated bank holding company.

Average Personnel Expense Per Employee

Salaries and employee benefits divided by the number of full-time equivalent employees (expressed in thousands of dollars).

Average Assets Per Employee

Average assets divided by the number of full-time equivalent employees, expressed in thousands of dollars. (See the definition of average assets on page 3-13.)

Analysis Ratios

Mutual Fund Fee Income/Non-interest Income

The amount of income from the sale and servicing of mutual funds and annuities in domestic offices divided by total non-interest income. Prior to the March 1995 quarter, this line item displays an "NA."

Overhead Expense/Net Interest Income Plus Non-Interest Income

The sum of salaries and employee benefits, expense on premises and fixed assets (net of rental income), and other non-interest expense divided by the sum of net interest income and non-interest income.

Percent of Average Assets

Total Overhead Expense (Percent of Average Assets)

The sum of salaries and employee benefits, expense on premises and

fixed assets (net of rental income), and other non-interest expense divided by average assets.

Personnel Expense (Percent of Average Assets)

Salaries and employee benefits divided by average assets.

Net Occupancy Expense (Percent of Average Assets)

Expense on premises and fixed assets divided by average assets.

Other Operating Expenses (Percent of Average Assets)

Other non-interest expense divided by average assets.

Overhead Less Non-Interest Income (Percent of Average Assets)

The difference between total overhead expense and non-interest income divided by average assets.

Percent of Adjusted Operating Income (TE)

(Note: Adjusted operating income (TE) is defined as the sum of net interest income on a taxable equivalent basis and non-interest income.)

Total Overhead Expense (Percent of Adjusted Operating Income (TE))

The sum of salaries and employee benefits, expense on premises and fixed assets (net of rental income), and other non-interest expense divided by adjusted operating income on a taxable equivalent basis.

Personnel Expense (Percent of Adjusted Operating Income (TE))

Salaries and employee benefits divided by adjusted operating income on a taxable equivalent basis.

Net Occupancy Expense
(Percent of Adjusted Operating Income (TE))

Expense on premises and fixed assets divided by adjusted operating income on a taxable equivalent basis.

Other Operating Expenses
(Percent of Adjusted Operating Income (TE))

Other non-interest expense divided by adjusted operating income on a taxable equivalent basis.

Total Non-Interest Income
(Percent of Adjusted Operating Income (TE))

Income derived from fiduciary activities, service charges, com-

missions, fees, and other operating income divided by adjusted operating income on a taxable equivalent basis.

Overhead Less Non-Interest Income
(Percent of Adjusted Operating Income (TE))

The difference between overhead expense and non-interest income divided by adjusted operating income on a taxable equivalent basis.

Applicable Income Taxes/Pretax Net Operating Income (TE)

Applicable income taxes (foreign and domestic) divided by income before income taxes, extraordinary items, and other adjustments on a taxable equivalent basis.

*Applicable Income Taxes Plus TE/
Pretax Net Operating Income Plus TE*

Applicable income taxes (foreign and domestic) plus the total tax adjustment divided by income before income taxes, extraordinary items, and other adjustments on a taxable equivalent basis. (See the discussion of tax equivalency on page 2-3.)

1234567 SAMPLE BANK HOLDING COMPANY
 RICHMOND VA FR DIS: 5
 ASSETS: 14,758,617 PEER: 01

ASSETS (\$000)

PAGE 5

	mm YYYY	mm YYYY	YYYY	YYYY	YYYY	PERCENT 1-YR	CHANGE 5-YR
REAL ESTATE LOANS	4,605,542	4,276,875	4,578,363	4,292,199	4,255,995	7.7	30.3
COMMERCIAL AND INDUSTRIAL LOANS	2,856,475	2,606,195	2,966,890	2,541,276	2,150,674	9.6	49.3
LOANS TO INDIVIDUALS	931,825	901,293	958,856	892,302	819,399	3.4	45.1
LOANS TO DEPOSITORY INSTITUTIONS	161,803	193,731	138,067	175,028	236,767	-16.5	-7.7
AGRICULTURAL LOANS	45,371	37,876	43,265	39,508	41,838	19.8	36.1
LOANS TO FOREIGN GOVTS AND INST	414	0	427	0	249	NA	NA
OTHER LOANS AND LEASES	750,748	689,496	689,089	689,246	617,037	8.9	0.4
LESS: UNEARNED INCOME	64,645	68,029	67,990	68,796	41,697	-5.0	-55.0
LOANS & LEASES, NET OF UNEARNED INC	9,295,887	8,644,244	9,315,091	8,563,400	8,080,262	7.5	34.7
LESS: ALLOW FOR LN & LS LOSSES & ATTR	175,194	170,059	174,362	167,795	151,979	3.0	30.2
NET LOANS AND LEASES	9,120,693	8,474,185	9,140,729	8,395,605	7,928,283	7.6	34.7
SECURITIES OVER 1 YEAR	2,130,768	2,118,718	2,208,670	2,203,320	1,872,217	0.6	-9.1
EQUITY SECURITIES	69,169	136,943	132,293	136,877	89,589	-49.5	335.5
SUBTOTAL	11,320,630	10,729,846	11,481,692	10,735,802	9,890,089	5.5	24.0
INTEREST-BEARING BANK BALANCES	446,366	562,222	341,347	635,519	789,050	-20.6	-64.3
FEDERAL FUNDS SOLD & REVERSE REPOS	25,000	0	55,000	95,000	42,000	NA	-88.3
DEBT SECURITIES 1 YEAR OR LESS	1,536,571	1,452,978	1,525,022	1,291,456	1,398,011	5.8	31.6
TRADING ASSETS	6,598	2,067	2,374	1,687	29	219.2	-95.1
TOTAL EARNING ASSETS	13,335,165	12,747,113	13,405,435	12,759,464	12,119,179	4.6	12.1
NON-INT CASH AND DUE FROM DEP INST	515,157	516,527	766,746	564,292	469,127	-0.3	43.3
ACCEPTANCES	16,893	33,158	21,575	21,178	16,825	-49.1	-9.4
PREMISES, FIXED ASSETS, & CAP LEASES	285,916	269,506	288,358	273,122	246,515	6.1	82.9
OTHER REAL ESTATE OWNED	6,131	11,274	6,151	10,711	9,306	-45.6	84.3
INV IN UNCONSOLIDATED SUBSIDIARIES	87,405	25,102	25,156	29,109	69,123	248.2	227.9
INTANGIBLE AND OTHER ASSETS	511,950	384,665	482,518	351,416	276,705	33.1	138.8
TOTAL ASSETS	14,758,617	13,987,345	14,995,939	14,009,292	13,206,780	5.5	16.4
QUARTERLY AVERAGE ASSETS	14,582,220	14,052,589	14,550,086	13,898,880	12,634,116	3.8	15.3
AVERAGE LOANS AND LEASES (YTD)	9,298,759	8,497,807	9,014,275	8,411,096	7,695,108	9.4	35.7
MEMORANDA:							
RE LOANS SECURED BY 1-4 FAMILY	2,507,941	2,440,861	2,514,836	2,422,160	2,525,649	2.8	19.2
REVOLVING	253,763	279,147	263,699	283,097	307,780	-9.1	-26.2
CLOSED-END	2,254,178	2,161,714	2,251,137	2,139,063	2,217,869	4.3	28.1
COMMERCIAL REAL ESTATE LOANS	1,468,784	1,268,745	1,443,441	1,277,264	1,319,255	15.8	27.1
CONSTRUCTION AND LAND DEVELOPMENT	294,009	240,921	277,410	233,438	204,339	22.0	49.6
MULTIFAMILY	59,767	57,579	59,037	60,028	60,091	3.8	72.6
NONFARM NONRESIDENTIAL	1,115,008	970,245	1,106,994	983,798	1,054,825	14.9	20.6
RE LOANS SECURED BY FARMLAND	4,441	3,424	4,317	2,958	4,178	29.7	-43.4
TOTAL INVESTMENT SECURITIES	3,736,508	3,708,639	3,865,985	3,631,653	3,359,817	0.8	5.9
U.S. TREASURY AND AGENCY SECURITIES	3,514,225	3,402,296	3,575,075	3,365,583	3,156,906	3.3	4.8
MUNICIPAL SECURITIES	32,057	18,828	32,931	19,208	39,588	70.3	-40.2
OTHER DEBT SECURITIES	121,057	150,572	125,686	109,985	73,734	-19.6	16.1
EQUITY SECURITIES	69,169	136,943	132,293	136,877	89,589	-49.5	335.5
AVAILABLE-FOR-SALE SECURITIES	2,809,883	2,477,643	2,715,524	2,430,117	2,246,964	13.4	NA
U.S. TREASURY AND AGENCY SECURITIES	2,719,322	2,309,507	2,540,510	2,253,948	2,120,573	17.7	NA
MUNICIPAL SECURITIES	20,068	6,228	20,902	6,576	5,777	222.2	NA
OTHER DEBT SECURITIES	1,324	24,965	21,819	32,716	31,025	-94.7	NA
EQUITY SECURITIES	69,169	136,943	132,293	136,877	89,589	-49.5	NA
HELD-TO-MAT SEC APPRECIATION (DEPR)	4,609	-4,889	3,021	2,390	6,114	NA	NA
AVAILABLE-FOR-SALE SEC APPR (DEPR)	5,837	-11,883	9,142	3,743	18,917	NA	NA
HIGH-RISK MORTGAGE SEC, FAIR VALUE	0	0	0	0	0	NA	NA
STRUCTURED NOTES, FAIR VALUE	249,112	183,784	209,979	165,327	124,703	35.6	NA
PLEDGED SECURITIES	3,285,420	3,303,430	3,319,340	3,255,203	3,133,826	-0.6	-4.2
SHORT-TERM INVESTMENTS	2,016,291	2,022,007	1,929,493	2,024,612	2,229,061	-0.3	-23.4

Assets (\$000)

BHCPR page 5 presents the asset structure of the bank holding company and provides, in the memorandum section, the composition of real estate loans, investment securities, held-to-maturity and available-for-sale securities appreciation or depreciation, and the portion of investment securities pledged as collateral. The last two columns on the right display the one-year and five-year percentage changes for each balance sheet item. (See the description of Growth Rates on page 2-4.)

Investment securities appearing on this page are reported at amortized cost if classified as held-to-maturity or at fair value if classified as available-for-sale. Investment securities not held in trading accounts are valued at amortized cost prior to the March 1994 quarter.

Real Estate Loans

Loans secured by real estate including construction and land development loans and loans secured by farmland, by one- to four-family and multifamily (five or more) residential properties, and by nonfarm non-residential properties.

Commercial and Industrial Loans

Loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, which are secured (other than by real estate) or unsecured, single-payment, or installment.

Loans to Individuals

Loans to individuals for household, family, and other personal expenditures including credit card and related plans.

Loans to Depository Institutions

Loans to U.S. and foreign banks and other depository institutions.

Agricultural Loans

Loans to finance agricultural production and other loans to farmers.

Loans to Foreign Governments and Institutions

Loans to governments in foreign countries, to their official institutions, and to international and regional institutions.

Other Loans and Leases

The sum of taxable and tax-exempt obligations (other than securities) of states and political subdivisions in the U.S., all other loans, and lease financing receivables (net of unearned income) to U.S. and non-U.S. addressees.

Unearned Income

The amount of unearned income that is included in the loan categories listed above. (A value of zero implies that the above loan categories are reported net of unearned income.)

Loans and Leases, Net of Unearned Income

The sum of real estate loans, commercial and industrial loans, loans to individuals, loans to depository institutions, agricultural loans, loans to foreign governments and institutions, and other loans and leases, net of unearned income.

Allowance for Loan and Lease Losses and Allocated Transfer Risk Reserve

The sum of the allowance for loan and lease losses and allocated transfer risk reserve. The required amount of allocated transfer risk reserve is specified in Section 905(a) of the International Lending Supervision Act of 1983, in the agency regulations implementing the Act (Subpart D of Federal Reserve Regulation K, Part 351 of the FDIC's Rules and Regulations, and Part 20 of the Comptroller of the Currency's Regulations), and in any guidelines, let-

ters, or instructions issued by the agencies.

Net Loans and Leases

Total loans and leases, net of unearned income, minus the allowance for loan and lease losses and allocated transfer risk reserve.

Securities over 1 Year

The amortized cost of held-to-maturity and the fair value of available-for-sale debt securities with a remaining maturity of more than one year to five years and debt securities with a remaining maturity of more than five years.

Equity Securities

The sum of the fair values of U.S. and foreign equity securities that are designated as available-for-sale and the paid-in-stock of a Federal Reserve Bank. Prior to the March 1994 quarter, equity securities not held in trading accounts are valued at amortized cost.

Subtotal

The sum of loans and leases (net of unearned income, allowance for loan and lease losses, and allocated transfer risk reserve), securities over one year, and equity securities.

Interest-Bearing Bank Balances

Interest-bearing balances due from depository institutions and foreign central banks that are held in the BHC's U.S. and foreign offices, Edge or Agreement subsidiaries, International Banking Facilities, or its consolidated subsidiaries.

Federal Funds Sold and Reverse Repos

Unsecured loans of immediately available balances, and purchase of securities, loans, other assets, or participations in pools of securities under agreements to resell for one business day or under a continuing contract.

Debt Securities 1 Year or Less

Debt securities with a remaining maturity of one year or less.

Trading Assets

Assets held in the consolidated bank holding company's trading accounts.

Total Earning Assets

The sum of interest-bearing balances due from depository institutions, debt and equity securities, federal funds sold and securities purchased under agreements to resell, loans and leases (net of unearned income, allowance for loan and lease losses, and allocated transfer risk reserve), and trading assets. (Note: Effective with the March 1994 period, held-to-maturity debt securities are reported at amortized cost, while available-for-sale debt and equity securities are reported at fair value.)

Non-Interest-Bearing Cash and Balances Due from Depository Institutions

Non-interest-bearing balances due from depository institutions, currency and coin, cash items in the process of collection, and unposted debits.

Acceptances

Customers' liability to the consolidated bank holding company on drafts and bills of exchange that have been accepted by the banking subsidiaries of the BHC, or by others for their accounts, and are outstanding.

Premises, Fixed Assets, and Capital Leases

The book value, less accumulated depreciation or amortization, of all premises, equipment, furniture, and fixtures purchased directly or acquired by means of a capital lease.

Other Real Estate Owned

The sum of real estate acquired in satisfaction of debts previously contracted and other real estate owned.

Investment in Unconsolidated Subsidiaries

The sum of the consolidated bank holding company's holdings of capital stock in unconsolidated subsidiaries and associated companies, its proportionate share in their earnings or losses since the date of their acquisition, and any advances made to them including those in the form of loans and holdings of their bonds and debentures.

Intangible and Other Assets

The sum of goodwill (the excess of the unamortized acquisition cost of consolidated subsidiaries over the net underlying assets), mortgage servicing assets, other identifiable intangible assets such as trademarks, patents, and franchises, and all other assets.

Quarterly Average Assets

Average consolidated assets for the latest quarter as reported in Schedule HC-E of the FR Y-9C. As of March 31, 1994, the quarterly average of consolidated assets reflects the amortized cost (rather than the fair value) of all debt and equity securities not held in trading accounts for bank holding companies with consolidated assets of \$150 million or more.

Average Loans and Leases (YTD)

The cumulative sum of loans and leases, net of unearned income, for all year-to-date quarters divided by the number of calendar quarters to date (four-point average).

Memoranda

Real Estate Loans Secured by 1-4 Family

The sum of revolving open-end loans secured by one- to four-family residential properties and extended under lines of credit and other one- to four-family loans secured by first and junior liens.

Revolving

Revolving open-end lines of credit secured by one- to four-family residential properties.

Closed-End

Loans other than revolving open-end loans secured by liens on one- to four-family residential properties.

Commercial Real Estate Loans

The sum of construction and land development loans and loans secured by multifamily residential properties and nonfarm nonresidential properties.

Construction and Land Development

Loans secured by real estate with maturities of 60 months or less to finance either land development prior to erecting a new structure or the on-site construction of industrial, commercial, residential, or farm buildings.

Multifamily

Loans secured by multifamily (five dwelling units or more) residential properties.

Nonfarm Nonresidential

Real estate loans secured by business or industrial properties, hotels, motels, churches, hospitals, educational and charitable institutions, dormitories, clubs, lodges, association buildings, "homes" for aged persons and orphans, golf courses, recreational facilities, and similar properties.

Real Estate Loans Secured by Farmland

Loans secured by land used or usable for agricultural purposes and improvements thereon.

Total Investment Securities

The sum of the amortized cost of held-to-maturity debt securities and

the current fair (market) value of available-for-sale debt and equity securities described in various categories below. Prior to the March 1994 quarter, investment securities not held in trading accounts are valued at amortized cost.

U.S. Treasury and Agency Securities

The sum of U.S. Treasury securities and U.S. government agency and corporation obligations.

Municipal Securities

Obligations of states and political subdivisions in the United States.

Other Debt Securities

The sum of other U.S. debt securities and foreign debt securities.

Equity Securities

The sum of the fair value of U.S. and foreign equity securities that are designated as available-for-sale and the paid-in-stock of a Federal Reserve Bank. (Prior to the March 1994 quarter, equity securities not held in trading accounts are valued at amortized cost.)

Available-for-Sale Securities

The fair value of available-for-sale debt and equity securities included in the categories below. Prior to the March 1994 quarter, this line item displays an "NA."

U.S. Treasury and Agency Securities (Available-for-Sale Securities)

The sum of the fair values of U.S. Treasury securities and U.S. government agency and corporation obligations classified as available-for-sale. Prior to the March 1994 quarter, this line item displays an "NA."

Municipal Securities (Available-for-Sale Securities)

The fair value of available-for-sale obligations of states and political sub-

divisions in the United States. Prior to the March 1994 quarter, this line item displays an "NA."

Other Debt Securities (Available-for-Sale Securities)

The fair value of other U.S. debt securities and foreign debt securities that are classified as available-for-sale. Prior to the March 1994 quarter, this line item displays an "NA."

Equity Securities (Available-for-Sale Securities)

The sum of the fair value of U.S. and foreign equity securities that are designated as available-for-sale and the paid-in-stock of a Federal Reserve Bank. Prior to the March 1994 quarter, this line item displays an "NA."

Held-to-Maturity Securities Appreciation (Depreciation)

The difference between the fair value and the amortized cost of all debt securities that are designated as held-to-maturity. Prior to the March 1994 quarter, this line item displays an "NA."

Available-for-Sale Securities Appreciation (Depreciation)

The difference between the fair value and the amortized cost of all debt and equity securities that are designated as available-for-sale. Prior to the March 1994 quarter, this line item displays an "NA."

High-Risk Mortgage Securities, Fair Value

The fair value of high-risk mortgage securities (mortgage derivative products that meet any of three tests described in the FFIEC's (Federal Financial Institutions Examination Council's) Supervisory Policy Statement on Securities Activities included in held-to-maturity and available-for-sale accounts. Examples of mortgage derivative products include stripped mortgage-backed

securities, collateralized mortgage obligations (CMOs), real estate mortgage investment conduits (REMICs), and CMO and REMIC residuals. Prior to the March 1995 quarter, this line item displays an "NA."

Structured Notes, Fair Value

The fair value of structured notes (debt securities with cash flow characteristics that depend upon one or more indices and/or that have embedded forwards or options. Examples of structured notes include step-up bonds, index amortizing notes (IANs), dual index notes, leveraged bonds, range bonds, inverse floaters, floating debt securities in which interest payments are based on a single index such as Constant Maturity Treasury (CMT) or Cost of Funds Index (COFI). Prior to the March 1995 quarter, this line item displays an "NA."

Pledged Securities

Securities that are pledged to secure deposits, repurchase transactions, or other borrowings as performance bonds under futures or forward contracts or for any other purpose. Beginning on March 31, 1994, these securities are reported at amortized cost if classified as held-to-maturity or at fair value if classified as available-for-sale.

Short-Term Investments

The sum of interest-bearing bank balances, federal funds sold and securities purchased under agreements to resell, debt securities with a remaining maturity of one year or less, and acceptances of other banks. (Notes: Data displayed for March 1996 through December 1996 include customers' liabilities on acceptances outstanding. Values printed for periods prior to March 1996 reflect debt securities with an *original* maturity of one year or less and exclude the last two components.)

1234567 SAMPLE BANK HOLDING COMPANY
 RICHMOND VA FR DIS: 5
 ASSETS: 14,758,617 PEER: 01

LIABILITIES AND CHANGES IN CAPITAL (\$000)

PAGE 6

	mm yyyy	mm yyyy	yyyy	yyyy	yyyy	PERCENT CHANGE 1-YR	5-YR
DEMAND DEPOSITS	1,529,408	1,261,679	1,488,024	1,230,087	1,351,093	21.2	48.5
NOW, ATS AND TRANSACTION ACCOUNTS	717,828	631,782	753,218	636,772	559,380	13.6	-6.0
TIME DEPOSITS (EXCL BROKERED DEP) < \$100K	1,668,885	1,616,294	1,698,246	1,456,450	1,168,533	3.3	67.4
MMDA AND OTHER SAVINGS ACCOUNTS	1,973,300	1,744,145	1,985,704	1,725,012	1,828,515	13.1	-12.0
OTHER NON-INTEREST-BEARING DEPOSITS	7,124	7,616	7,621	8,903	8,248	-6.5	17.1
CORE DEPOSITS	5,896,545	5,261,516	5,932,813	5,057,224	4,915,769	12.1	17.0
TIME DEPOSITS OF \$100K OR MORE	939,489	1,112,080	991,512	914,982	831,011	-15.5	59.8
FOREIGN DEPOSITS	2,598,653	2,739,902	2,695,832	2,711,012	1,829,786	-5.2	28.1
FEDERAL FUNDS PURCHASED AND REPOS	2,683,831	2,216,698	2,645,652	2,304,515	2,223,162	21.1	-14.7
COMMERCIAL PAPER	89,084	84,625	104,916	69,727	73,509	5.3	49.1
OTHER BORROWINGS W/REM MAT OF 1 YR OR LESS	553,006	552,989	639,892	843,776	894,188	0.0	5.2
OTHER BORROWINGS W/REM MAT OVER 1 YEAR	264,016	365,631	299,034	458,601	939,291	-27.8	105.5
BROKERED DEPOSITS < \$100K	1,194	540	1,276	561	NA	121.1	NA
NONCORE FUNDING	7,129,273	7,072,465	7,378,114	7,303,174	6,790,947	0.8	10.1
TRADING LIABILITIES	5,388	0	0	0	0	NA	NA
EQUITY COMMITMENT NOTES	0	0	0	0	0	NA	NA
EQUITY CONTRACT NOTES	0	0	0	0	0	NA	NA
SUBORDINATED NOTES AND DEBENTURES	118,767	118,719	118,755	118,707	118,658	0.0	++++
ACCEPTANCES	16,893	33,158	21,575	21,178	16,825	-49.1	-9.4
MINORITY INTEREST AND OTHER LIABILITIES	448,455	440,083	427,475	437,008	304,658	1.9	59.8
TOTAL LIABILITIES AND MINORITY INTEREST	13,615,321	12,925,941	13,878,732	12,943,170	12,152,344	5.3	15.2
PERPETUAL PREFERRED STOCK (INCL SURPLUS)	0	0	0	0	0	NA	NA
COMMON STOCK	160,281	79,370	159,369	79,918	82,682	101.9	183.8
COMMON SURPLUS	176,496	174,180	168,920	186,391	240,080	1.3	-36.7
RETAINED EARNINGS	834,712	827,091	813,684	803,535	717,772	0.9	58.5
LESS: TREASURY STOCK	0	0	0	0	0	NA	-100.0
FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	-31,633	-12,105	-30,251	-5,974	2,537	NA	NA
NET UNREALIZED G/L ON AFS SEC	3,440	-7,132	5,485	2,252	11,365	NA	NA
TOTAL EQUITY CAPITAL	1,143,296	1,061,404	1,117,207	1,066,122	1,054,436	7.7	33.3
TOTAL LIABILITIES AND CAPITAL	14,758,617	13,987,345	14,995,939	14,009,292	13,206,780	5.5	16.4
MEMORANDA:							
NON-INTEREST-BEARING DEPOSITS	2,107,560	1,561,371	2,064,992	1,509,895	1,595,154	35.0	65.9
INTEREST-BEARING DEPOSITS	7,328,321	7,552,667	7,556,441	7,173,884	5,981,412	-3.0	14.8
TOTAL DEPOSITS	9,435,881	9,114,038	9,621,433	8,683,779	7,576,566	3.5	23.3
LT DEBT THAT REPRICES IN 1 YEAR	90,000	0	90,000	0	654,746	NA	NA
CHANGES IN EQUITY CAPITAL:							
EQUITY CAPITAL, PREVIOUS YEAR-END	1,117,207	1,066,122	1,066,122	1,054,436	966,788		
PRIOR PERIOD ADJUSTMENTS	0	0	0	0	0		
NET INCOME	34,020	35,481	139,488	133,124	121,800		
NET SALE OF NEW PERPETUAL PREFERRED STK	0	0	0	0	0		
NET SALE OF NEW COMMON STOCK	8,488	5,208	16,376	13,991	19,023		
CHGS INCIDENT TO MERGERS AND ABSORPTIONS	0	0	108,469	0	0		
LESS: DIVIDENDS DECLARED	12,992	11,925	49,725	47,361	45,195		
CUM EFFECT ACCTG CHGS & ERRORS-PRIOR YRS	0	0	0	0	0		
CHG IN NET UNRLZD GAINS (LOSSES) ON SEC	-2,045	-9,384	3,233	-9,114	28,630		
SALE OF TREASURY STOCK	0	0	0	0	0		
LESS: PURCHASE OF TREASURY STOCK	0	0	0	0	0		
CHANGES IN DEBIT TO ESOP LIABILITY	0	0	0	0	0		
FOREIGN CURRENCY TRANSL AND OTHER ADJ	-1,382	-24,098	-166,756	-78,954	-36,610		
EQUITY CAPITAL, ENDING BALANCE	1,143,296	1,061,404	1,117,207	1,066,122	1,054,436		

Liabilities and Changes in Capital

BHCPR page 6 presents the structure of liabilities and capital of a bank holding company and the sources of change in its equity capital account. Additional data on interest-bearing and non-interest-bearing deposits as well as long-term debt that reprices within one year are provided in the memoranda section. Moreover, annual and five-year percentage changes for each liability or capital item appear in the last two columns. (See the description of Growth Rates on page 2-4.)

Demand Deposits

Demand deposits held in domestic offices of commercial bank subsidiaries.

NOW, ATS, and Transaction Accounts

Accounts subject to negotiable orders of withdrawal (NOW accounts), ATS accounts (accounts subject to automatic transfer from savings accounts), and all other transaction accounts excluding demand deposits.

Time Deposits (Excluding Brokered Deposits) under \$100 Thousand

All time deposits, including time certificates of deposit and open-account time deposits with balances of less than \$100,000, minus brokered deposits issued in denominations below \$100,000. (Note: For data prior to March 1996, brokered deposits are not deducted from time deposits below \$100,000.)

MMDA and Other Savings Accounts

All savings deposits including money market deposit accounts (MMDAs) other than negotiable orders of withdrawal (NOW accounts), ATS accounts (accounts subject to automatic transfer from savings accounts), or other transaction accounts.

Other Non-Interest-Bearing Deposits

Non-interest-bearing deposit balances held in domestic offices of other

depository institutions that are subsidiaries of the bank holding company.

Core Deposits

The sum of demand deposits, deposit accounts that are subject to negotiable orders of withdrawal or automatic transfer from the savings accounts, time deposits (excluding brokered deposits) with balances under \$100,000, money market deposit accounts, other savings accounts, and other non-interest-bearing deposit balances.

Time Deposits of \$100 Thousand or More

Time deposits including time certificates of deposit and open-account deposits with balances of \$100,000 or more, regardless of negotiability or transferability.

Foreign Deposits

Deposits in foreign offices, Edge or Agreement subsidiaries, and International Banking Facilities.

Federal Funds Purchased and Repos

Borrowings in the form of immediately available funds or sale of securities, loans, participations in pools of securities, or other assets under agreements to repurchase for one business day or under a continuing contract.

Commercial Paper

Short-term and uncollateralized negotiable promissory notes issued by the bank holding company or its subsidiaries, usually with a maturity of 270 days or less.

Other Borrowings with a Remaining Maturity of 1 Year or Less

Funds borrowed by the consolidated bank holding company with a remaining maturity of one year or less, including mortgage indebtedness and obligations under capital-

ized leases with a remaining maturity of one year or less.

Other Borrowings with a Remaining Maturity over 1 Year

Funds borrowed by the consolidated bank holding company with a remaining maturity of more than one year, including mortgage indebtedness and obligations under capitalized leases with a remaining maturity of more than one year. Data prior to March 1997 include total mortgage indebtedness and obligations under capitalized leases.

Brokered Deposits under \$100,000

Brokered deposits issued in denominations of less than \$100,000. (Note: Bank holding companies report this item in two categories. The first classification represents brokered deposits with a remaining maturity of one year or less; the other category consists of brokered deposits with a remaining maturity of more than one year. "NA" is displayed for periods prior to March 1996.)

Noncore Funding

The sum of time deposits of \$100,000 or more, deposits in foreign offices and in Edge or Agreement subsidiaries, federal funds purchased and securities sold under agreements to repurchase in domestic offices including those of Edge or Agreement subsidiaries, commercial paper, other borrowings (including mortgage indebtedness and obligations under capitalized leases), and brokered deposits less than \$100,000. (Note: Values printed for periods prior to March 1996 do not include the last component.)

Trading Liabilities

Liabilities arising from trading activities, including liabilities resulting from sales of assets not owned by the bank holding company and revaluation losses on interest rate, foreign exchange rate, and other commodity

and equity contracts entered into by the bank holding company for trading, dealer, customer accommodation, or similar purposes. Prior to the March 1994 quarter, an "NA" is displayed.

Equity Commitment Notes

The outstanding amount of equity commitment notes, which refer to debts that are redeemable only with the proceeds from the sale of common or perpetual preferred stock and that qualify as capital under the Federal Reserve Board's capital adequacy guidelines.

Equity Contract Notes

The outstanding amount of equity contract notes, which refer to debts that obligate the holder to take the common or perpetual preferred stock of the issuer in lieu of cash to repay principal and that qualify as capital under the Federal Reserve Board's capital adequacy guidelines.

Subordinated Notes and Debentures

Outstanding notes and debentures that are subordinated to the deposits of subsidiary depository institutions and any other debt that is designated as subordinated in its indenture agreement. This line item includes subordinated perpetual debt as well as limited-life preferred stock and related surplus.

Acceptances

Outstanding liabilities represented by drafts and bills of exchange that have been accepted by the BHC's bank subsidiaries or by others for their accounts.

Minority Interest and Other Liabilities

The sum of minority interest (the proportionate interest held by those other than the reporting company in the equity capital accounts of the consolidated subsidiaries) including trust preferred stock (that are issued by special purpose subsidiaries and are marketed under such names as MIPS and TOPRS), and other liabilities.

Total Liabilities and Minority Interest

The sum of core deposits, noncore funding, trading liabilities, equity commitment notes, equity contract notes, subordinated notes and debentures (including limited-life preferred stock and related surplus), acceptances, minority interest, and other liabilities.

Perpetual Preferred Stock (Including Surplus)

The aggregate par or stated value of all outstanding perpetual preferred stock including any amounts received in excess of its par or stated value.

Common Stock

The aggregate par or stated value of common stock issued.

Common Surplus

The amount formally transferred to the surplus account, including capital contributions, and any amount received for common stock in excess of its par or stated value.

Retained Earnings

The amount of retained earnings, including capital reserves, which result from the transfer of net income, declaration of dividends, transfers to surplus, or other appropriate entries.

Treasury Stock

The carrying value, at cost, of treasury stock.

Foreign Currency Translation Adjustments

The cumulative amount of the bank holding company's foreign currency translation adjustments.

Net Unrealized Holding Gains (Losses) on Available-for-Sale Securities

The difference between the fair value and the amortized cost of the bank holding company's consolidated available-for-sale securities, net of tax effects.

Total Equity Capital

The sum of perpetual preferred stock (including surplus), common stock and surplus, retained earnings, net unrealized holding gains (losses) on available-for-sale securities, and cumulative foreign currency translation adjustments less treasury stock.

Total Liabilities and Capital

The sum of total liabilities, minority interest, and total equity capital.

Memoranda

Non-Interest-Bearing Deposits

Domestic and foreign deposit accounts on which the issuing depository institution pays no compensation to the holder for the use of the funds. They include (1) matured time deposits that are not automatically renewable unless the deposit agreement specifies the transfer of funds at maturity to another type of account and (2) deposits with a zero percent stated interest rate that are issued at face value.

Interest-Bearing Deposits

Domestic and foreign deposit accounts on which the issuing depository institution pays compensation to the holder for the use of the funds. They include deposits with a zero percent interest rate that are issued on a discount basis.

Total Deposits

The sum of non-interest and interest-bearing deposits in domestic and foreign offices.

Long-Term Debt That Reprices in 1 Year

Long-term debt issued by the bank holding company with a remaining maturity of more than one year, but has a repricing frequency of less than one year. Mortgage indebtedness and obligations under capitalized leases and limited-life preferred stock are excluded from this line item.

Changes in Equity Capital

Equity Capital, Previous Year-End

Total equity balance as of December 31 of the previous year.

Prior Period Adjustments

The net cumulative effect of all corrections and adjustments to the total equity capital ending balance of the previous calendar year-end.

Net Income

Net income (or loss) for the calendar year-to-date.

Net Sale of New Perpetual Preferred Stock

Change in equity capital resulting from the issuance of new perpetual preferred stock (net of expenses associated with the issuance of such stock), conversion of convertible debt or limited-life preferred stock into perpetual preferred stock, exercise of stock options, and retirement of perpetual preferred stock.

Net Sale of New Common Stock

Change in equity capital resulting from the issuance of common stock (net of expenses associated with the issuance of such stock), conversion of convertible debt, limited-life preferred, or perpetual preferred stock into common stock, exercise of stock options, and retirement of common stock.

Changes Incident to Mergers and Absorptions

For business combinations that are

treated as pooling of interests, the historical equity capital balances of the consolidated BHC or other businesses acquired as of the end of the previous calendar year. For business combinations treated as purchases, the fair value of any perpetual preferred or common shares issued (minus the direct cost of issuing the shares) less any goodwill charged against undivided profits. This line item includes any retroactive adjustments resulting from the realization of income tax benefits of pre-acquisition operating loss carry-forwards of purchased subsidiaries and other purchased businesses.

Dividends Declared

Cash dividends declared on preferred stock and common stock during the calendar year-to-date including dividends not payable until after the report date.

Cumulative Effect of Accounting Changes and Errors, Prior Years

The cumulative effect (net of applicable income taxes) of changes in accounting principles that resulted in the restatement of prior years' financial statements and the sum of all corrections (net of applicable income taxes) due to material accounting errors made in prior years' financial statements that were not corrected in an amended report for the period during which the error was made.

Change in Net Unrealized Gains (Losses) on Securities

The increase or decrease, during the calendar year-to-date, in the net unrealized holding gains or losses

on available-for-sale securities. Prior to the March 1994 quarter, this line item presents the change in the net unrealized loss on marketable equity securities.

Sale of Treasury Stock

The resale or other disposal of the BHC's own perpetual preferred stock or common stock.

Purchase of Treasury Stock

The acquisition, without retirement, of the BHC's own perpetual preferred stock or common stock.

Changes in the Debit to ESOP Liability

(For BHCs that guaranteed the debt of their Employee Stock Ownership Plan only.) Changes during the calendar year-to-date to the offsetting debit to the liability recorded by the BHC in connection with ESOP debt guaranteed by the BHC.

Foreign Currency Translation and Other Adjustments

The increase or decrease during the calendar year-to-date in the cumulative foreign currency translation adjustments and qualifying foreign currency transactions gains and losses, net of applicable income taxes.

Equity Capital, Ending Balance

Total equity capital at the end of the current quarter.

1234567 SAMPLE BANK HOLDING COMPANY
 RICHMOND VA FR DIS: 5
 ASSETS: 14,758,617 PEER: 01

PERCENT COMPOSITION OF ASSETS AND LOAN MIX

PAGE 7

PERCENT OF TOTAL ASSETS	mm yyyy			mm yyyy			yyyy			yyyy			yyyy		
	BHC	PEER	01 PCT	BHC	PEER	01 PCT	BHC	PEER	01 PCT	BHC	PEER	01	BHC	PEER	01
REAL ESTATE LOANS	31.21	29.18	54	30.58	28.29	54	30.53	29.16	52	30.64	27.99	32.23	28.28		
COMMERCIAL AND INDUSTRIAL LOANS	19.35	17.25	71	18.63	16.20	70	19.78	16.30	73	18.14	15.79	16.28	15.51		
LOANS TO INDIVIDUALS	6.31	9.40	25	6.44	11.30	16	6.39	10.22	23	6.37	11.73	6.20	11.97		
LOANS TO DEPOSITORY INSTITUTIONS	1.10	0.61	76	1.39	0.60	81	0.92	0.66	72	1.25	0.60	1.79	0.71		
AGRICULTURAL LOANS	0.31	0.37	64	0.27	0.38	59	0.29	0.37	62	0.28	0.42	0.32	0.40		
LOANS TO FOREIGN GOVTS AND INST	0.00	0.07	53	0.00	0.08	21	0.00	0.07	56	0.00	0.15	0.00	0.14		
OTHER LOANS AND LEASES	5.09	5.33	49	4.93	5.23	45	4.60	5.18	49	4.92	5.20	4.67	4.63		
NET LOANS AND LEASES	61.80	61.08	42	60.58	61.54	27	60.95	61.48	29	59.93	61.50	60.03	60.32		
SECURITIES OVER 1 YEAR	14.44	15.35	50	15.15	14.86	57	14.73	15.07	54	15.73	15.09	14.18	15.32		
EQUITY SECURITIES	0.47	0.79	22	0.98	0.68	81	0.88	0.74	68	0.98	0.66	0.68	0.74		
SUBTOTAL	76.71	77.33	32	76.71	77.16	34	76.57	77.38	31	76.63	77.32	74.89	76.37		
INTEREST-BEARING BANK BALANCES	3.02	0.99	87	4.02	1.33	86	2.28	1.30	81	4.54	1.36	5.97	1.38		
FEDERAL FUNDS SOLD & REVERSE REPOS	0.17	3.28	10	0.00	3.22	1	0.37	3.15	27	0.68	2.34	0.32	3.12		
DEBT SECURITIES 1 YEAR OR LESS	10.41	2.67	94	10.39	2.94	93	10.17	2.25	95	9.22	3.00	10.59	4.01		
TRADING ASSETS	0.04	2.76	20	0.01	3.33	8	0.02	3.30	9	0.01	3.22	0.00	2.84		
TOTAL EARNING ASSETS	90.36	88.18	71	91.13	88.58	73	89.39	87.79	57	91.08	88.02	91.76	88.73		
NON-INT CASH AND DUE FROM DEP INST	3.49	4.45	28	3.69	4.52	29	5.11	4.82	52	4.03	5.18	3.55	5.18		
ACCEPTANCES	0.11	0.24	61	0.24	0.38	65	0.14	0.29	63	0.15	0.37	0.13	0.33		
OTHER REAL ESTATE OWNED	0.04	0.06	36	0.08	0.09	59	0.04	0.07	31	0.08	0.09	0.07	0.13		
ALL OTHER ASSETS	6.04	7.12	44	4.94	6.25	38	5.35	7.10	31	4.74	6.43	4.56	5.76		
MEMORANDA:															
SHORT-TERM INVESTMENTS	13.66	6.44	86	14.46	7.88	86	12.87	7.13	85	14.45	6.72	16.88	8.85		
U.S. TREASURY AND AGENCY SEC	23.81	14.57	88	24.32	14.55	90	23.84	13.89	90	24.02	14.47	23.90	15.21		
MUNICIPAL SECURITIES	0.22	1.12	16	0.13	1.19	9	0.22	1.14	13	0.14	1.25	0.30	1.34		
OTHER DEBT SECURITIES	0.82	2.33	35	1.08	2.27	39	0.84	2.07	35	0.79	2.38	0.56	2.78		
RE LOANS SECURED BY 1-4 FAMILY	16.99	18.24	45	17.45	17.71	44	16.77	18.60	40	17.29	17.45	19.12	17.94		
REVOLVING	1.72	2.40	37	2.00	2.42	42	1.76	2.52	32	2.02	2.38	2.33	2.42		
CLOSED-END, SEC BY FIRST LIENS	15.12	14.03	59	15.27	13.42	59	14.85	14.22	57	15.10	13.22	16.60	13.77		
CLOSED-END, SEC BY JUNIOR LIENS	0.15	1.81	15	0.19	1.87	14	0.16	1.86	13	0.17	1.85	0.19	1.74		
COMMERCIAL REAL ESTATE LOANS	9.95	10.42	45	9.07	10.08	39	9.63	10.06	44	9.12	10.02	9.99	9.85		
CONSTRUCTION AND LAND DEV	1.99	2.00	62	1.72	1.88	49	1.85	1.97	54	1.67	1.87	1.55	1.68		
MULTIFAMILY	0.40	0.98	20	0.41	0.97	25	0.39	0.96	20	0.43	0.95	0.46	0.94		
NONFARM NONRESIDENTIAL	7.55	7.25	52	6.94	7.03	42	7.38	6.95	47	7.02	7.01	7.99	7.05		
RE LOANS SECURED BY FARMLAND	0.03	0.23	30	0.02	0.22	31	0.03	0.22	31	0.02	0.23	0.03	0.22		
LOAN MIX, % OF GROSS LOANS & LEASES:															
REAL ESTATE LOANS	49.54	44.92	62	49.48	43.11	63	49.15	44.45	62	50.12	42.98	52.67	44.44		
RE LOANS SECURED BY 1-4 FAMILY	26.98	28.19	49	28.24	27.08	52	27.00	28.39	45	28.29	26.95	31.26	28.30		
REVOLVING	2.73	3.66	38	3.23	3.63	45	2.83	3.83	42	3.31	3.60	3.81	3.69		
CLOSED-END	24.25	24.53	54	25.01	23.45	54	24.17	24.56	54	24.98	23.34	27.45	24.61		
COMMERCIAL REAL ESTATE LOANS	15.80	15.86	52	14.68	15.16	44	15.50	15.22	54	14.92	15.21	16.33	15.34		
CONSTRUCTION AND LAND DEV	3.16	3.01	61	2.79	2.79	59	2.98	2.91	57	2.73	2.80	2.53	2.59		
MULTIFAMILY	0.64	1.85	18	0.67	1.89	21	0.63	1.60	11	0.70	1.60	0.74	1.64		
NONFARM NONRESIDENTIAL	11.99	11.00	55	11.22	10.48	50	11.88	10.49	59	11.49	10.58	13.05	10.89		
RE LOANS SECURED BY FARMLAND	0.05	0.34	30	0.04	0.32	31	0.05	0.33	29	0.03	0.34	0.05	0.34		
LOANS TO DEPOSITORY INSTITUTIONS	1.74	1.52	77	2.24	1.33	78	1.48	1.54	72	2.04	1.25	2.93	1.32		
COMMERCIAL AND INDUSTRIAL LOANS	30.73	28.31	66	30.15	26.73	65	31.85	26.83	70	29.68	25.74	26.62	25.86		
LOANS TO INDIVIDUALS	10.02	14.47	25	10.43	17.14	16	10.29	15.62	23	10.42	17.87	10.14	18.59		
CREDIT CARD LOANS	4.21	3.89	66	4.58	5.12	53	4.38	4.53	56	4.68	5.51	4.48	5.92		
AGRICULTURAL LOANS	0.49	0.57	66	0.44	0.58	62	0.46	0.57	65	0.46	0.64	0.52	0.61		
LOANS TO FOREIGN GOVTS AND INST	0.00	0.20	49	0.00	0.18	21	0.00	0.21	54	0.00	0.30	0.00	0.38		
OTHER LOANS AND LEASES	8.08	10.17	49	7.98	9.74	49	7.40	9.63	47	8.05	9.57	7.64	8.72		

Percent Composition of Assets and Loan Mix

BHCPR page 7 details the percentage composition of a bank holding company's assets and loan portfolio. The top portion of this report page presents asset balances as a percentage of consolidated assets. Components of the real estate loan and investment securities portfolios as percentages of consolidated assets are displayed in the memoranda section. The last section, Loan Mix, presents various loan balances as a percentage of gross loans and leases (that is, total loans and leases, net of unearned income).

(Note: Investment securities are reported at amortized cost if classified as held-to-maturity or at fair value if classified as available-for-sale beginning with the March 1994 quarter.)

Percent of Total Assets

Real Estate Loans (Percent of Total Assets)

Loans secured by real estate, including construction and land development loans and loans secured by farmland, by one- to four-family and multifamily (five or more) residential properties, and by nonfarm non-residential properties, divided by total assets.

Commercial and Industrial Loans (Percent of Total Assets)

Loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, which are secured (other than real estate) or unsecured, single-payment, or installment, divided by total assets.

Loans to Individuals (Percent of Total Assets)

Loans to individuals for household, family, and other personal expenditures divided by total assets.

Loans to Depository Institutions (Percent of Total Assets)

Loans to U.S. and foreign banks and other depository institutions divided by total assets.

Agricultural Loans (Percent of Total Assets)

Agricultural loans divided by total assets.

Loans to Foreign Governments and Institutions (Percent of Total Assets)

Loans to foreign governments and official institutions divided by total assets.

Other Loans and Leases (Percent of Total Assets)

Taxable and tax-exempt obligations (other than securities) of state and political subdivisions in the U.S., acceptances of other banks, all other loans, and lease financing receivables divided by total assets.

Net Loans and Leases (Percent of Total Assets)

Loans and leases net of unearned income, allowance for loan and lease losses, and allocated transfer risk reserve divided by total assets.

Securities over 1 Year (Percent of Total Assets)

Debt securities with a remaining maturity of more than one year divided by total assets.

Equity Securities (Percent of Total Assets)

Total equity securities divided by total assets.

Subtotal (Percent of Total Assets)

The sum of net loans and lease financing receivables, debt securities with a remaining maturity over one year, and equity securities divided by total assets.

Interest-Bearing Bank Balances (Percent of Total Assets)

Interest-bearing bank balances divided by total assets.

Federal Funds Sold and Reverse Repos (Percent of Total Assets)

Federal funds sold and securities purchased under agreements to resell divided by total assets.

Debt Securities with Maturity of 1 Year or Less (Percent of Total Assets)

Debt securities with a remaining maturity of one year or less divided by total assets.

Trading Assets (Percent of Total Assets)

Assets held in trading accounts divided by total assets.

Total Earning Assets (Percent of Total Assets)

The sum of interest bearing balances due from depository institutions, investment securities, federal funds sold and securities purchased under agreements to resell, loans and leases (net of unearned income, allowance for loan and lease losses, and allocated transfer risk reserve), and trading assets divided by total assets. (Note: Effective with the March 1994 period, held-to-maturity debt securities are reported at amortized cost, while available-for-sale debt and equity securities are reported at fair value.)

Non-Interest-Bearing Cash and Balances Due from Depository Institutions (Percent of Total Assets)

The sum of non-interest-bearing balances due from depository institutions and currency and coin divided by total assets.

Acceptances
(Percent of Total Assets)

Customers' liabilities on acceptances outstanding divided by total assets.

Other Real Estate Owned
(Percent of Total Assets)

Other real estate owned (see definition on page 3-22) divided by total assets.

All Other Assets
(Percent of Total Assets)

The sum of premises and fixed assets, investments in unconsolidated subsidiaries and associated companies, intangible assets, and other assets divided by total assets.

Memoranda

Short-Term Investments
(Percent of Total Assets)

The sum of interest-bearing bank balances, federal funds sold and securities purchased under agreements to resell, debt securities with a remaining maturity of one year or less, and acceptances of other banks divided by total assets. (Note: For periods prior to March 1996, the numerator of this ratio reflects debt securities with an *original* maturity of one year or less and exclude acceptances of other banks and commercial paper included in loans.)

U.S. Treasury and Agency Securities
(Percent of Total Assets)

The sum of U.S. Treasury securities and U.S. government agency and corporation obligations divided by total assets.

Municipal Securities
(Percent of Total Assets)

Obligations of state and political subdivisions in the United States divided by total assets.

Other Debt Securities
(Percent of Total Assets)

The sum of other U.S. debt securities and foreign debt securities divided by total assets.

Real Estate Loans
Secured by 1-4 Family
(Percent of Total Assets)

Revolving and permanent loans secured by one- to four-family residential properties divided by total assets.

Revolving
(Percent of Total Assets)

Revolving open-end lines of credit secured by one- to four-family residential properties divided by total assets.

Closed-End, Secured by First Liens
(Percent of Total Assets)

Permanent loans secured by first liens on one- to four-family residential properties divided by total assets.

Closed-End, Secured by Junior Liens
(Percent of Total Assets)

Permanent loans secured by junior (other than the first) liens on one- to four-family residential properties divided by total assets.

Commercial Real Estate Loans
(Percent of Total Assets)

Loans secured by real estate including construction and land development loans and loans secured by multifamily residential properties and nonfarm nonresidential properties divided by total assets.

Construction and Land Development
(Percent of Total Assets)

Loans secured by real estate with maturities of 60 months or less made to finance the construction of new structures, additions, alterations, or demolitions to make way for new structures divided by total assets.

Multifamily
(Percent of Total Assets)

Loans secured by multifamily (five dwelling units or more) residential properties divided by total assets.

Nonfarm Nonresidential
(Percent of Total Assets)

Real estate loans secured by business and industrial properties, hotels, motels, churches, hospitals, educational and charitable institutions, dormitories, clubs, lodges, association buildings, "homes" for aged persons and orphans, golf courses, recreational facilities, and similar properties divided by total assets.

Real Estate Loans Secured by Farmland
(Percent of Total Assets)

Loans secured by farmland and improvements thereon divided by total assets.

Loan Mix, Percent of Gross Loans and Leases

Real Estate Loans
(Percent of Gross Loans and Leases)

Loans secured by real estate including construction and land development loans and loans secured by farmland, by one- to four-family and multifamily (five or more) residential properties, and by nonfarm nonresidential properties divided by total loans and leases, net of unearned income.

Real Estate Loans
Secured by 1-4 Family
(Percent of Gross Loans and Leases)

Revolving and permanent loans secured by one- to four-family residential properties divided by total loans and leases, net of unearned income.

Revolving
(Percent of Gross Loans and Leases)

Revolving open-end lines of credit secured by one- to four-family residential properties divided by total loans and leases, net of unearned income.

Closed-End

(Percent of Gross Loans and Leases)

Permanent loans secured by liens (first and junior) on one- to four-family residential properties divided by total loans and leases, net of unearned income.

Commercial Real Estate Loans

(Percent of Gross Loans and Leases)

Loans secured by real estate including construction and land development loans and loans secured by multifamily residential properties and nonfarm nonresidential properties divided by total loans and leases, net of unearned income.

Construction and Land Development

(Percent of Gross Loans and Leases)

Loans secured by real estate with maturities of 60 months or less made to finance the construction of new structures, additions, alterations, or demolitions to make way for new structures divided by total loans and leases, net of unearned income.

Multifamily

(Percent of Gross Loans and Leases)

Loans secured by multifamily (five dwelling units or more) residential properties divided by total loans and leases, net of unearned income.

Nonfarm Nonresidential

(Percent of Gross Loans and Leases)

Real estate loans secured by business and industrial properties, hotels,

motels, churches, hospitals, educational and charitable institutions, dormitories, clubs, lodges, association buildings, "homes" for aged persons and orphans, golf courses, recreational facilities, and similar properties divided by total loans and leases, net of unearned income.

Real Estate Loans Secured by Farmland

(Percent of Gross Loans and Leases)

Loans secured by farmland and improvements thereon divided by total loans and leases, net of unearned income.

Loans to Depository Institutions

(Percent of Gross Loans and Leases)

Loans to all financial institutions (U.S. and non-U.S. addressees) divided by total loans and leases, net of unearned income.

Commercial and Industrial Loans

(Percent of Gross Loans and Leases)

Loans for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises, which are secured (other than real estate) or unsecured, single-payment, or installment, divided by total loans and leases, net of unearned income.

Loans to Individuals

(Percent of Gross Loans and Leases)

Loans to individuals for household, family, and other personal expendi-

tures divided by total loans and leases, net of unearned income.

Credit Card Loans

(Percent of Gross Loans and Leases)

Loans to individuals arising from bank credit cards or special pre-arranged overdraft plans divided by total loans and leases, net of unearned income.

Agricultural Loans

(Percent of Gross Loans and Leases)

Loans to finance agricultural production and other loans to farmers divided by total loans and leases, net of unearned income.

Loans to Foreign Governments and Institutions

(Percent of Gross Loans and Leases)

Loans to foreign governments and official institutions divided by total loans and leases, net of unearned income.

Other Loans and Leases

(Percent of Gross Loans and Leases)

The sum of taxable and tax-exempt obligations (other than securities) of state and political subdivisions in the U.S., acceptances of other banks, all other loans, and lease financing receivables divided by total loans and leases, net of unearned income.

1234567 SAMPLE BANK HOLDING COMPANY
 RICHMOND VA FR DIS: 5
 ASSETS: 14,758,617 PEER: 01

LIQUIDITY AND FUNDING

PAGE 8

	mmmm yyyy			mmmm yyyy			yyyy			yyyy			yyyy		
PERCENT OF TOTAL ASSETS	BHC	PEER	01 PCT	BHC	PEER	01 PCT	BHC	PEER	01 PCT	BHC	PEER	01	BHC	PEER	01
SHORT-TERM INVESTMENTS	13.66	6.44	86	14.46	7.88	86	12.87	7.13	85	14.45	6.72		16.88	8.85	
LIQUID ASSETS	30.54	27.21	79	32.05	27.34	81	31.61	26.87	81	33.28	27.35		33.75	28.74	
INVESTMENT SECURITIES	25.32	18.91	76	26.51	18.78	83	25.78	18.15	83	25.92	18.82		25.44	20.06	
NET LOANS AND LEASES	61.80	61.08	42	60.58	61.54	27	60.95	61.48	29	59.93	61.50		60.03	60.32	
NET LNS, LS & STDBY LTRS OF CREDIT	63.34	65.17	30	62.65	65.56	22	62.68	65.46	22	61.78	65.48		61.73	64.08	
CORE DEPOSITS	39.95	52.82	16	37.62	54.87	14	39.56	53.76	18	36.10	55.85		37.22	57.25	
NONCORE FUNDING	48.31	31.19	88	50.56	29.90	90	49.20	30.88	86	52.13	29.23		51.42	28.08	
TIME DEPOSITS OF \$100K OR MORE	6.37	7.15	49	7.95	6.80	77	6.61	6.94	62	6.53	6.69		6.29	5.46	
FOREIGN DEPOSITS	17.61	6.28	84	19.59	5.99	88	17.98	6.48	86	19.35	5.80		13.85	6.45	
FED FUNDS PURCHASED AND REPOS	18.18	9.04	91	15.85	8.76	86	17.64	8.63	91	16.45	8.34		16.83	8.85	
NET FED FUNDS PURCHASED (SOLD)	18.02	5.76	94	15.85	5.54	98	17.28	5.48	95	15.77	5.59		16.52	5.73	
COMMERCIAL PAPER	0.60	0.73	63	0.61	0.83	59	0.70	0.78	62	0.50	0.81		0.56	0.80	
OTH BORROWINGS W/REM MAT 1 YR OR LESS	3.75	4.41	50	3.95	4.52	57	4.27	4.53	57	6.02	4.74		6.77	3.40	
EARNING ASSETS REPR IN 1 YEAR	62.58	47.37	91	62.75	47.60	95	62.21	45.66	95	62.06	47.59		64.51	50.31	
INT-BEARING LIAB REPR IN 1 YR	26.32	22.92	76	27.91	21.96	80	26.30	23.60	72	26.26	22.35		21.35	23.74	
LONG-TERM DEBT REPR IN 1 YR	0.61	1.67	42	0.00	1.24	17	0.60	1.62	49	0.00	1.26		4.96	1.69	
NET ASSETS REPRICEABLE IN 1 YEAR	35.65	22.78	88	34.85	24.40	73	35.31	20.45	85	35.81	23.97		38.20	24.87	
OTHER LIQUIDITY AND FUNDING RATIOS															
NET NONCORE FUNDING DEPENDENCE	45.17	32.29	84	47.05	32.44	85	47.46	34.39	85	49.13	31.34		46.08	27.94	
NET ST NONCORE FUNDING DEPENDENCE	34.98	23.59	86	31.27	21.91	85	37.83	23.08	90	35.15	21.79		NA	NA	
SHORT-TERM INV/ST NONCORE FUNDING	33.74	25.99	75	37.59	30.82	70	30.76	27.78	70	34.90	28.98		NA	NA	
LIQ ASTS-ST NONCORE FNDG/NONLIQ ASTS	-14.32	4.99	6	-9.42	8.45	11	-14.93	5.23	3	-12.19	8.17		-26.67	2.82	
NET LOANS AND LEASES/TOTAL DEPOSITS	96.66	91.45	62	92.98	89.72	59	95.00	90.58	59	96.68	89.60		104.64	87.21	
NET LOANS AND LEASES/CORE DEPOSITS	154.68	123.43	89	161.06	120.06	93	154.07	121.39	93	166.01	119.84		161.28	114.90	
HELD-TO-MAT SEC APPR(DEPR)/EQ CAP	0.40	0.61	60	-0.46	-0.17	21	0.27	0.47	60	0.22	0.29		0.58	0.70	
AVAIL-FOR-SALE SEC APPR(DEPR)/EQ CAP	0.51	2.10	18	-1.12	-0.84	43	0.82	2.23	21	0.35	0.84		1.79	2.30	
U.S. AGENCY SEC APPR (DEPR) /EQ CAP	0.26	0.12	81	-0.78	-0.18	5	0.25	0.14	79	0.12	0.02		0.84	0.23	
HIGH-RISK MTG SEC APPR(DEPR)/EQ CAP	NA	-0.02	NA	NA	0.51	NA	NA	-0.03	NA	NA	-0.02		NA	-0.01	
STRUCT NOTES APPR(DEPR)/EQ CAP	0.08	0.00	93	0.04	-0.03	94	0.00	0.00	67	0.16	-0.01		0.38	0.03	
PERCENT OF INVESTMENT SECURITIES:															
HELD-TO-MATURITY SECURITIES	24.80	13.65	79	33.19	13.70	83	29.76	12.22	83	33.09	13.69		33.12	12.86	
AVAILABLE-FOR-SALE SECURITIES	75.20	86.35	20	66.81	86.30	16	70.24	87.78	16	66.91	86.31		66.88	87.14	
U.S. TREASURY AND AGENCY SEC	94.05	75.86	98	91.74	75.89	86	92.48	74.86	98	92.67	75.26		93.96	73.76	
MUNICIPAL SECURITIES	0.86	6.09	8	0.51	6.72	6	0.85	6.44	9	0.53	6.96		1.18	7.06	
FOREIGN SECURITIES	3.23	3.00	75	3.99	4.19	77	3.24	3.29	78	2.92	3.21		1.65	4.34	
OTHER SECURITIES	1.86	14.11	1	3.76	13.20	16	3.44	14.42	14	3.88	13.62		3.22	14.83	
DEBT SECURITIES 1 YEAR OR LESS	41.12	14.78	93	39.18	15.50	91	39.45	13.56	90	35.56	16.18		41.61	20.01	
DEBT SECURITIES 1 TO 5 YEARS	17.31	23.69	45	35.03	27.19	72	29.05	26.45	70	37.65	29.10		38.02	29.31	
DEBT SECURITIES OVER 5 YEARS	39.72	55.92	33	22.10	51.50	14	28.08	54.61	22	23.02	50.05		17.70	46.20	
PLEDGED SECURITIES	87.93	49.33	91	89.07	50.37	98	85.86	50.45	93	89.63	49.55		93.27	45.63	
HIGH-RISK MORTG SEC, FAIR VALUE	0.00	0.34	31	0.00	0.19	30	0.00	0.27	31	0.00	0.19		0.00	0.36	
STRUCTURED NOTES, FAIR VALUE	6.67	0.51	98	4.96	0.74	98	5.43	0.68	96	4.55	0.94		3.71	1.53	
PERCENT CHANGE FROM PRIOR LIKE QTR:															
SHORT-TERM INVESTMENTS	-0.28	18.05	40	12.32	20.03	54	-4.70	9.60	49	-9.17	9.28		-12.06	29.55	
INVESTMENT SECURITIES	0.75	21.91	25	16.50	6.44	76	6.45	18.83	40	8.09	8.71		7.50	8.56	
CORE DEPOSITS	12.07	14.98	64	10.16	11.15	68	17.31	12.11	73	2.88	13.43		0.88	13.54	
NONCORE FUNDING	0.80	30.65	10	6.87	18.43	36	1.03	30.89	9	7.54	21.13		7.46	22.59	

Liquidity and Funding

BHCPR page 8 presents liquidity and funding ratios on a consolidated basis. These relate to growth rates of selected asset and liability categories from the prior year's like quarter, the composition of investment securities, the maturity distribution within the BHC's investment portfolio, and the extent of appreciation or depreciation of held-to-maturity and available-for-sale investment securities, U.S. agency and corporation obligations, and structured notes. (Note: Beginning with the March 1994 quarter, investment securities are valued at amortized cost if classified as held-to-maturity and at fair value if classified as available-for-sale.)

Percent of Total Assets

Short-Term Investments (Percent of Total Assets)

The sum of interest-bearing bank balances, federal funds sold and securities purchased under agreements to resell, debt securities with a remaining maturity of one year or less, and acceptances of other banks divided by total assets. (Note: For periods prior to March 1996, the numerator of this ratio reflects debt securities with an *original* maturity of one year or less and exclude acceptances of other banks and commercial paper included in loans.)

Liquid Assets (Percent of Total Assets)

The sum of cash and balances due from depository institutions, U.S. Treasury securities, obligations of other U.S. government agencies and corporations, trading assets, and federal funds sold and securities purchased under agreements to resell divided by total assets.

Investment Securities (Percent of Total Assets)

The sum of the amortized cost of held-to-maturity debt securities and

the fair value of available-for-sale debt and equity securities divided by total assets. Prior to the March 1994 quarter, investment securities are reported at book value.

Net Loans and Leases (Percent of Total Assets)

Loans and lease financing receivables net of unearned income, allowance for loan and lease losses, allocated transfer risk reserve divided by total assets.

Net Loans and Leases Plus Standby Letters of Credit (Percent of Total Assets)

Loans and lease financing receivables net of unearned income, allowance for loan and lease losses and allocated transfer risk reserve plus standby letters of credit divided by total assets.

Core Deposits (Percent of Total Assets)

The sum of demand deposits, deposit accounts that are subject to negotiable orders of withdrawal or automatic transfer from savings accounts, time deposits with balances (excluding brokered deposits) of less than \$100,000, MMDAs (money market deposit accounts), other savings accounts, and other non-interest-bearing deposits divided by total assets.

Noncore Funding (Percent of Total Assets)

The sum of time deposits with balances of \$100,000 or more, deposits in foreign offices and Edge or Agreement subsidiaries, federal funds purchased and securities sold under agreements to repurchase, commercial paper, other borrowings (including mortgage indebtedness and obligations under capitalized leases), and brokered deposits less than \$100,000 divided by total assets. (Note: For periods prior to March 1996, the numerator of this ratio excludes brokered deposits less than \$100,000.)

Time Deposits of \$100 Thousand or More (Percent of Total Assets)

Time deposits of \$100,000 or more divided by total assets.

Foreign Deposits (Percent of Total Assets)

Deposits in foreign offices, Edge or Agreement subsidiaries, and International Banking Facilities divided by total assets.

Federal Funds Purchased and Repos (Percent of Total Assets)

Federal funds purchased and securities sold under agreements to repurchase divided by total assets.

Net Federal Funds Purchased (Sold) (Percent of Total Assets)

The difference between federal funds purchased and securities sold under agreements to repurchase in domestic offices of the bank holding company, of its Edge or Agreement subsidiaries, and in International Banking Facilities (a liability item) and federal funds sold and securities purchased under agreements to resell in domestic offices of the bank holding company, of its Edge or Agreement subsidiaries, and in International Banking Facilities (an asset item) divided by total assets.

Commercial Paper (Percent of Total Assets)

Commercial paper divided by total assets.

Other Borrowings with a Remaining Maturity of 1 Year or Less (Percent of Total Assets)

Other borrowings with a remaining maturity of one year or less divided by total assets.

Earning Assets Repriceable in 1 Year (Percent of Total Assets)

Earning assets that are repriceable within one year or mature within one year (in Schedule HC-D of the FR Y-9C) divided by total assets.

*Interest-Bearing Liabilities
Repriceable in 1 Year
(Percent of Total Assets)*

Interest-bearing deposit liabilities that reprice within one year or mature within one year divided by total assets.

*Long-Term Debt Repriceable in 1 Year
(Percent of Total Assets)*

Long-term debt (other borrowed money with a remaining maturity of more than one year, mandatory convertible securities, or subordinated notes and debentures) that has a repricing frequency of less than one year divided by total assets. (Note: Mortgage indebtedness and obligations under capitalized leases and limited-life preferred stock are excluded from the numerator.)

*Net Assets Repriceable in 1 Year
(Percent of Total Assets)*

The difference between earning assets that are repriceable or that mature within one year and the sum of interest-bearing deposit liabilities that reprice or mature within one year and long-term debt that reprices within one year divided by total assets.

Other Liquidity and Funding Ratios

Net Noncore Funding Dependence

The difference between noncore funding and short-term investments divided by long-term assets. (See the definitions of noncore funding and short-term investments above.)

“Long-term assets” refers to the sum of loans and leases (net of unearned income, allowance for loan and lease losses, and allocated transfer risk reserve), debt securities with a remaining maturity of over one year, equity securities, and real estate owned that were acquired in satisfaction of debts previously contracted, minus acceptances of other banks. (Note: For periods prior to

March 1996, “long-term assets” reflects debt securities with an *original* maturity of over one year and excludes acceptances of other banks and commercial paper included in loans.)

*Net Short-Term Noncore Funding
Dependence*

The difference between short-term noncore funding and short-term investments divided by long-term assets. (Note: See the definitions of short-term investments and long-term assets above. An “NA” is displayed for periods prior to March 1996.)

“Short-term noncore funding” refers to the sum of federal funds purchased and securities sold under agreements to repurchase, commercial paper, and the following liability items that have a remaining maturity of one year or less: time deposits of \$100,000 or more, foreign deposits, other borrowings (including mortgage indebtedness and obligations under capitalized leases), and brokered deposits under \$100,000.

*Short-Term Investments/
Short-term Noncore Funding*

Short-term investments divided by short-term noncore funding. (Note: See the definitions of short-term investments and short-term noncore funding above. An “NA” is displayed for periods prior to March 1996.)

*Liquid Assets Less Short-term Noncore
Funding/Nonliquid Assets*

Liquid assets (the sum of cash and balances due from depository institutions, trading assets, federal funds sold and securities purchased under agreements to resell, and U.S. Treasury securities and obligations of other U.S. government agencies and corporations) less short-term noncore funding (as defined above) divided by total assets less liquid assets. (Note: Prior to March 1996, short-term noncore funding is replaced by noncore funding.)

Net Loans and Leases/Total Deposits

Loans and lease financing receivables, net of unearned income and allowance for losses, divided by total deposits.

Net Loans and Leases/Core Deposits

Loans and lease financing receivables, net of unearned income and allowance for losses, divided by core deposits.

*Held-to-Maturity Securities
Appreciation (Depreciation)/
Equity Capital*

The difference between the fair value and the amortized cost of held-to-maturity securities divided by total equity capital. Prior to the March 1994 quarter, an “NA” is displayed for this ratio.

*Available-for-Sale Securities
Appreciation (Depreciation)/
Equity Capital*

The difference between the fair value and the amortized cost of available-for-sale securities divided by total equity capital. Prior to the March 1994 quarter, an “NA” is displayed for this ratio.

*U.S. Agency Securities Appreciation
(Depreciation)/Equity Capital*

The difference between the fair value and the amortized cost of U.S. government agency and corporation obligations, excluding mortgage-backed securities, divided by total equity capital. Prior to the March 1994 quarter, this ratio displays an “NA.”

*High-Risk Mortgage Securities
Appreciation (Depreciation)/
Equity Capital*

The difference between the fair value and the amortized cost of high-risk mortgage securities divided by total equity capital. Prior to the March 1995 quarter, an “NA” is displayed for this ratio.

*Structured Notes Appreciation
(Depreciation)/Equity Capital*

The difference between the fair value and the amortized cost of structured notes divided by total equity capital. Prior to the March 1995 quarter, an "NA" is displayed for this ratio.

Percent of Investment Securities

*Held-to-Maturity Securities
(Percent of Investment Securities)*

The amortized cost of debt securities, which the bank holding company has the positive intent and ability to hold to maturity, divided by total investment securities. Prior to the March 1994 quarter, an "NA" is displayed for this ratio.

*Available-for-Sale Securities
(Percent of Investment Securities)*

The fair value of equity and debt securities, which the bank holding company does not have the positive intent and ability to hold to maturity nor intends to trade actively as part of its consolidated trading accounts, divided by total investment securities. Prior to the March 1994 quarter, an "NA" is displayed for this ratio.

*U.S. Treasury and Agency Securities
(Percent of Investment Securities)*

U.S. Treasury securities and obligations of other U.S. government agen-

cies and corporations divided by total investment securities.

*Municipal Securities
(Percent of Investment Securities)*

Obligations of states and political subdivisions in the United States divided by total investment securities.

*Foreign Securities
(Percent of Investment Securities)*

Foreign debt and equity securities divided by total investment securities.

*Other Securities
(Percent of Investment Securities)*

Other domestic bonds, notes, and debentures, Federal Reserve stock, and U.S. corporate stock divided by total investment securities.

*Debt Securities 1 Year or Less
(Percent of Investment Securities)*

Debt securities with a remaining maturity of one year or less divided by total investment securities.

*Debt Securities 1 to 5 Years
(Percent of Investment Securities)*

Debt securities with a remaining maturity of over one to five years divided by total investment securities.

*Debt Securities over 5 Years
(Percent of Investment Securities)*

Debt securities with a remaining maturity of over five years divided by total investment securities.

*Pledged Securities
(Percent of Investment Securities)*

Pledged securities divided by total investment securities.

*High-Risk Mortgage Securities,
Fair Value
(Percent of Investment Securities)*

The fair value of high-risk mortgage securities divided by total investment securities. Prior to the March 1995 quarter, an "NA" is displayed for this ratio.

*Structured Notes, Fair Value
(Percent of Investment Securities)*

The fair value of structured notes divided by total investment securities. Prior to the March 1995 quarter, an "NA" is displayed for this ratio.

Percent Change from Prior Like Quarter

This section presents the percentage change (from the previous like quarter) of short-term investments, investment securities, core deposits, and noncore funding. (See the description of Growth Rates on page 2-4.)

1234567 SAMPLE BANK HOLDING COMPANY
 RICHMOND VA FR DIS: 5
 ASSETS: 14,758,617 PEER: 01

OFF-BALANCE-SHEET TRANSACTIONS

PAGE 9

(\$000)	mm yyyy	mm yyyy	yyyy	yyyy	yyyy
LOAN COMMITMENTS	5,311,356	4,713,488	5,215,953	4,937,088	4,748,874
COMMIT: SECURED REAL ESTATE LOANS	137,730	118,389	149,164	113,368	110,915
COMMIT: UNSECURED REAL ESTATE LNS	30,504	72,663	28,903	49,893	14,797
CREDIT CARD LINES	622,504	609,719	618,025	612,195	665,623
SECURITIES UNDERWRITING	0	0	0	0	0
STANDBY LETTERS OF CREDIT	227,766	288,943	258,685	259,668	224,398
COMMERCIAL & SIMILAR LTRS OF CREDIT	175,401	261,642	299,493	239,718	244,776
FINANCIAL ASSETS SOLD WITH RECOURSE	547,108	638,160	574,998	653,640	363,662
SECURITIES BORROWED	0	0	0	0	0
SECURITIES LENT	0	0	0	0	0
CREDIT DERIVATIVES (BHC AS GUARANTOR)	0	0	0	NA	NA
CREDIT DERIVATIVES (BHC AS BENEFICIARY)	0	0	0	NA	NA
DERIVATIVE CONTRACTS:					
INTEREST RATE FUTURES & FORWARD CONTR	0	0	0	0	0
WRITTEN OPTIONS CONTRACTS (INT RATE)	0	0	0	0	0
PURCHASED OPTIONS CONTRACTS (INT RATE)	0	0	0	0	0
INTEREST RATE SWAPS	461,076	524,289	499,077	673,237	1,114,009
FUTURES AND FORWARD FOREIGN EXCHANGE	93,861	161,474	216,217	141,697	72,298
WRITTEN OPTIONS CONTR (FOREIGN EXCH)	0	0	0	0	0
PURCHASED OPTIONS CONTR (FOREIGN EXCH)	0	0	0	0	0
FOREIGN EXCHANGE RATE SWAPS	749,184	589,616	617,398	489,616	438,461
COMMODITY & OTHER FUTURES & FORW CONTR	0	0	0	0	0
WRITTEN OPTIONS CONTR (COMM & OTHER)	0	0	0	0	0
PURCHASED OPTIONS CONTR (COMM & OTHER)	0	0	0	0	0
COMMODITY & OTHER SWAPS	0	0	0	0	0
PERCENT OF TOTAL ASSETS	BHC PEER 01 PCT	BHC PEER 01 PCT	BHC PEER 01 PCT	BHC PEER 01	BHC PEER 01
LOAN COMMITMENTS	35.99 43.38 52	33.70 43.42 45	34.78 41.93 50	35.24 41.24	35.96 37.84
STANDBY LETTERS OF CREDIT	1.54 4.08 23	2.07 4.01 26	1.73 3.98 27	1.85 3.98	1.70 3.76
COMMERCIAL & SIMILAR LTRS OF CREDIT	1.19 0.52 88	1.87 0.56 91	2.00 0.54 93	1.71 0.56	1.85 0.65
FINANCIAL ASSETS SOLD WITH RECOURSE	3.71 1.62 86	4.56 1.34 90	3.83 2.04 85	4.67 0.56	2.75 0.57
SECURITIES BORROWED	0.00 0.04 43	0.00 0.07 40	0.00 0.04 44	0.00 0.01	0.00 0.05
SECURITIES LENT	0.00 6.15 35	0.00 4.68 32	0.00 5.67 33	0.00 4.47	0.00 3.21
CREDIT DERIVATIVES (BHC AS GUARANTOR)	0.00 0.15 39	0.00 0.01 44	0.00 0.05 40	NA NA	NA NA
CREDIT DERIVATIVES (BHC AS BENEFICIARY)	0.00 0.18 42	0.00 0.02 45	0.00 0.10 43	NA NA	NA NA
DERIVATIVE CONTRACTS	8.84 205.68 20	9.12 195.61 26	8.89 199.00 29	9.31 180.96	12.30 183.53
INTEREST RATE CONTRACTS	3.12 140.92 8	3.75 98.82 18	3.33 130.67 16	4.81 93.77	8.44 119.13
INTEREST RATE FUTURES & FORW CONTR	0.00 34.07 8	0.00 23.53 9	0.00 24.30 7	0.00 22.81	0.00 24.79
WRITTEN OPTIONS CONTR (INT RATE)	0.00 13.53 9	0.00 12.44 12	0.00 12.21 11	0.00 10.89	0.00 10.22
PURCHASED OPTIONS CONTR (INT RATE)	0.00 20.64 5	0.00 14.53 7	0.00 17.52 7	0.00 13.12	0.00 11.83
INTEREST RATE SWAPS	3.12 51.61 22	3.75 45.89 31	3.33 64.91 32	4.81 45.06	8.44 58.83
FOREIGN EXCHANGE CONTRACTS	5.71 60.54 69	5.37 66.36 70	5.56 64.22 65	4.51 59.55	3.87 60.16
FUTURES & FORWARD FOREIGN EXCH CONT	0.64 41.73 40	1.15 49.10 49	1.44 46.65 45	1.01 44.36	0.55 47.62
WRITTEN OPTIONS CONTR (FOREIGN EXCH)	0.00 7.23 24	0.00 6.65 25	0.00 6.85 24	0.00 5.84	0.00 4.48
PURCHASED OPTIONS CONTR (FOREIGN EX)	0.00 7.15 25	0.00 6.53 25	0.00 6.39 25	0.00 5.56	0.00 4.50
FOREIGN EXCHANGE RATE SWAPS	5.08 2.51 87	4.22 2.40 86	4.12 2.42 90	3.49 2.17	3.32 2.32
EQUITY, COMMODITY, & OTHER DERIV CONTR	0.00 2.87 33	0.00 2.49 35	0.00 2.86 35	0.00 2.31	0.00 3.01
COMMODITY & OTHER FUT & FORW CONTR	0.00 0.63 39	0.00 0.54 40	0.00 0.62 40	0.00 0.22	0.00 1.15
WRITTEN OPTIONS CONTR (COMM & OTHER)	0.00 0.82 39	0.00 0.69 41	0.00 0.90 40	0.00 0.94	0.00 0.73
PURCHASED OPTIONS CONTR (COMM & OTH)	0.00 0.84 36	0.00 0.71 38	0.00 0.86 36	0.00 0.64	0.00 0.68
COMMODITY & OTHER SWAPS	0.00 0.33 39	0.00 0.29 41	0.00 0.29 40	0.00 0.27	0.00 0.28
PERCENT OF AVERAGE LOANS AND LEASES:					
LOAN COMMITMENTS	57.12 74.47 45	55.47 73.12 43	57.86 76.17 45	58.70 71.18	61.71 64.49

Off-Balance-Sheet Transactions

BHCPR page 9 displays the dollar volume and proportion of consolidated assets accounted for by each type of off-balance-sheet transaction with nonrelated institutions and derivative contract. Information on off-balance-sheet activities is derived from Schedule HC-F of the FR Y-9C report form. (See Appendix F.)

Loan Commitments

The unused portion of commitments that obligate the bank holding company to extend credit in the form of loans or participation in loans, lease financing receivables, or similar transactions. These include revolving open-end loans secured by residential and commercial real estate, construction and land development, credit card lines, securities underwriting, and other unused commitments and letters of credit.

Commitments to Fund Loans Secured by Real Estate

The unused portion of commitments to extend credit to finance commercial and multifamily residential properties. When funded, these loans would be classified as real estate loans secured by multifamily residential or nonfarm nonresidential properties.

Commitments to Fund Loans Unsecured by Real Estate

The unused portion of commitments to extend credit to finance commercial and residential real estate activities. When funded, these loans would not be classified as real estate loans.

Credit Card Lines

The unused portion of commitments to extend credit to individuals for household, family, and other personal expenditures and to commercial or industrial enterprises through credit cards.

Securities Underwriting

The unused portion of the consolidated bank holding company's take-

down of securities underwriting transactions.

Standby Letters of Credit

Outstanding and unused standby letters of credit including guarantees issued by foreign offices.

Commercial and Similar Letters of Credit

Outstanding and unused amounts of issued or confirmed commercial letters of credit, travelers' letters of credit not issued for money or its equivalent, and all similar letters of credit excluding standby letters of credit.

Financial Assets Sold with Recourse

The consolidated amount of the outstanding principal balance of mortgage loans and other assets that have been transferred with recourse or some other form of risk retention by the BHC in transactions recorded as sales in accordance with generally accepted accounting principles.

Securities Borrowed

The amount of securities borrowed against collateral or on an uncollateralized basis for such purposes as a pledge against deposit liabilities or delivery against short sales.

Securities Lent

The amount of securities lent against collateral or on an uncollateralized basis.

Credit Derivatives (BHC as Guarantor)

The gross notional amount of credit derivatives for which the BHC or any of its consolidated subsidiaries has extended credit protection to other parties. Prior to March 1997, this item displays an "NA."

Credit Derivatives (BHC as Beneficiary)

The gross notional amount of credit

derivatives for which the BHC or any of its consolidated subsidiaries has obtained a guarantee against credit losses from other parties. Prior to March 1997, this item displays an "NA."

Derivative Contracts

Interest Rate Futures and Forward Contracts

The notional amount or par value of futures and forward contracts that commit the consolidated bank holding company to buy or sell financial instruments such as U.S. Treasury securities futures, forward rate agreements, and forward agreements on U.S. government securities.

Written Options Contracts (Interest Rate)

The aggregate par value or notional amount of interest-bearing financial instruments which the bank holding company or its consolidated subsidiaries have obligated themselves to either purchase or sell under outstanding exchange-traded option contracts and over-the-counter option contracts for a fee or premium.

Purchased Options Contracts (Interest Rate)

The aggregate par value or notional amount of interest-bearing financial instruments in which the bank holding company or its consolidated subsidiaries purchased, for a fee or premium, the right to either purchase or sell under outstanding exchange-traded option contracts and over-the-counter option contracts.

Interest Rate Swaps

The notional value of outstanding interest rate and basis swaps to hedge the bank holding company's or consolidated subsidiaries' interest rate risk, in an intermediary capacity, or to hold in inventory.

Futures and Forward Foreign Exchange

The gross amount in U.S. dollars of futures and forward contracts to purchase foreign currencies and U.S. dollar exchange.

Written Options Contracts (Foreign Exchange)

The gross amount of foreign currencies and U.S. dollar exchange which the bank holding company or its consolidated subsidiaries have obligated themselves to either purchase or sell under outstanding exchange-traded and over-the-counter option contracts for a fee or premium.

Purchased Options Contracts (Foreign Exchange)

The gross amount of foreign currency and U.S. dollar exchange in which the bank holding company or its consolidated subsidiaries purchased, for a fee or premium, the right to either purchase or sell under outstanding exchange-traded and over-the-counter option contracts.

Foreign Exchange Rate Swaps

The notional principal value in U.S. dollars of outstanding cross-currency interest rate swaps to hedge the bank holding company's or consolidated subsidiaries' foreign exchange rate risk.

Commodity and Other Futures and Forward Contracts

The contract amount of futures and forward commodity contracts that obligate the bank holding company or its consolidated subsidiaries to purchase or sell equity securities or instruments based on equity indexes, agricultural products, precious or nonferrous metals, or other contracts other than an interest or foreign exchange rate contract.

Written Options Contracts (Commodities and Other)

The contract amount of exchange-traded and over-the-counter equity

derivative options, commodity options, and any other options (that are not interest or foreign exchange rate contracts) in which the bank holding company or its consolidated subsidiaries have obligated themselves to either purchase or sell an equity instrument, an equity index, or a commodity or product for a fee or premium.

Purchased Options Contracts (Commodities and Other)

The notional amount or par value of exchange-traded and over-the-counter equity derivative options, commodity options, and any other options (that are not interest or foreign exchange rate contracts) in which the bank holding company or its consolidated subsidiaries have purchased the right to buy or sell for a fee or premium.

Commodity and Other Swaps

The notional amount or par value of outstanding equity or equity index swaps, and all other swap agreements, other than interest or foreign exchange rate contracts.

Percent of Total Assets

Loan Commitments (Percent of Total Assets)

The unused portion of commitments that obligate the bank holding company to extend credit in the form of loans or participation in loans, lease financing receivables, or similar transactions divided by total assets.

Standby Letters of Credit (Percent of Total Assets)

Outstanding and unused standby letters of credit divided by total assets.

Commercial and Similar Letters of Credit (Percent of Total Assets)

Outstanding and unused amounts of issued and confirmed commercial

letters of credit, travelers' letters of credit not issued for money or its equivalent, and all similar letters of credit divided by total assets.

Financial Assets Sold with Recourse (Percent of Total Assets)

Mortgage loans and other assets sold with recourse that have been reported as sales in accordance with generally accepted accounting principles divided by total assets.

Securities Borrowed (Percent of Total Assets)

Securities borrowed as a pledge against deposit liabilities or against short sales divided by total assets.

Securities Lent (Percent of Total Assets)

Securities lent divided by total assets.

Credit Derivatives (BHC as Guarantor) (Percent of Total Assets)

The gross notional amount of credit derivatives in which the BHC or any of its consolidated subsidiaries has extended credit protection to other parties divided by total assets. Prior to March 1997, this ratio displays an "NA."

Credit Derivatives (BHC as Beneficiary) (Percent of Total Assets)

The gross notional amount of credit derivatives in which the BHC or any of its consolidated subsidiaries has obtained a guarantee against credit losses divided by total assets. Prior to March 1997, this ratio displays an "NA."

Derivative Contracts (Percent of Total Assets)

The sum of off-balance sheet interest rate contracts, foreign exchange contracts, equity derivative contracts, and commodity and other contracts on a consolidated basis divided by total assets.

Interest Rate Contracts
(Percent of Total Assets)

The gross notional amount of interest rate contracts held for trading and for purposes other than trading divided by total assets. Interest rate contracts include single currency interest rate swaps, basis swaps, forward rate agreements, and interest rate options.

Interest Rate Futures and Forward Contracts
(Percent of Total Assets)

Interest rate futures and forward contracts divided by total assets.

Written Options Contracts
(Interest Rate)
(Percent of Total Assets)

Written interest rate options contracts divided by total assets.

Purchased Options Contracts
(Interest Rate)
(Percent of Total Assets)

Purchased interest rate options contracts divided by total assets.

Interest Rate Swaps
(Percent of Total Assets)

The notional value of interest rate swaps divided by total assets.

Foreign Exchange Contracts
(Percent of Total Assets)

The gross notional amount of foreign exchange rate contracts held for trading and for purposes other than trading divided by total assets. Foreign exchange contracts include cross-currency interest rate swaps, forward foreign exchange contracts, and currency futures and currency options.

Futures and Forward Foreign Exchange Contracts
(Percent of Total Assets)

Futures and forward contracts to purchase foreign currencies and U.S. dollar exchange divided by total assets.

Written Options Contracts
(Foreign Exchange)
(Percent of Total Assets)

Written options contracts on foreign currencies and U.S. dollar exchange divided by total assets.

Purchased Options Contracts
(Foreign Exchange)
(Percent of Total Assets)

Purchased options contracts on foreign currencies and U.S. dollar exchange divided by total assets.

Foreign Exchange Rate Swaps
(Percent of Total Assets)

The notional principal value in U.S. dollars of outstanding cross-currency interest rate swaps divided by total assets.

Equity, Commodity, and Other Derivative Contracts
(Percent of Total Assets)

The gross notional amount of equity derivative contracts as well as commodity and other contracts that are held for trading and for purposes other than trading divided by total assets.

Commodity and Other Futures and Forward Contracts
(Percent of Total Assets)

The contract amount of futures and forward equity derivative contracts and commodity and other contracts divided by total assets.

Written Options Contracts
(Commodity and Other)
(Percent of Total Assets)

Written options contracts on individual stocks, stock index options, commodity options, and any other options (other than interest or foreign exchange rate contracts) divided by total assets.

Purchased Options Contracts
(Commodity and Other)
(Percent of Total Assets)

Purchased options contracts on individual stocks, stock index options, commodity options, and any other options (that are not interest or foreign exchange rate contracts) divided by total assets.

Commodity and Other Swaps
(Percent of Total Assets)

The notional value of equity or equity index swaps and swaps other than interest rate swaps and foreign currency swaps divided by total assets.

Percent of Average Loans and Leases

Loan Commitments
(Percent of Average Loans and Leases)

Loan commitments divided by average loans and leases. (See page 3-13 for the definition of average loans and leases.)

1234567 SAMPLE BANK HOLDING COMPANY
 RICHMOND VA FR DIS: 5
 ASSETS: 14,758,617 PEER: 01

DERIVATIVE INSTRUMENTS

PAGE 10

NOTIONAL AMOUNT(\$000)	mm yyyy	mm yyyy	yyyy	yyyy	yyyy
DERIVATIVE CONTRACTS	1,304,121	1,275,379	1,332,692	1,304,550	1,624,768
INTEREST RATE CONTRACTS	461,076	524,289	499,077	673,237	1,114,009
FOREIGN EXCHANGE CONTRACTS	843,045	751,090	833,615	631,313	510,759
EQUITY, COMM, & OTHER CONTRACTS	0	0	0	0	0
DERIVATIVES POSITION					
FUTURES AND FORWARDS	93,861	161,474	216,217	141,697	72,298
WRITTEN OPTIONS	0	0	0	0	0
EXCHANGE-TRADED	0	0	0	0	0
OVER-THE-COUNTER	0	0	0	0	0
PURCHASED OPTIONS	0	0	0	0	0
EXCHANGE-TRADED	0	0	0	0	0
OVER-THE-COUNTER	0	0	0	0	0
SWAPS	1,210,260	1,113,905	1,116,475	1,162,853	1,552,470
HELD FOR TRADING	321,288	0	427,566	0	0
INTEREST RATE CONTRACTS	0	0	0	0	0
FOREIGN EXCHANGE CONTRACTS	321,288	0	427,566	0	0
EQUITY, COMM, & OTHER CONTRACTS	0	0	0	0	0
NON-TRADED	982,833	1,275,379	905,126	1,304,550	1,624,768
INTEREST RATE CONTRACTS	461,076	524,289	499,077	673,237	1,114,009
FOREIGN EXCHANGE CONTRACTS	521,757	751,090	406,049	631,313	510,759
EQUITY, COMM, & OTHER CONTRACTS	0	0	0	0	0
MEMO: MARKED-TO-MARKET	521,757	751,090	406,049	631,313	510,759
DERIV CONTR(EXCL FUT & FX LE 14 DAYS)	893,045	1,275,379	1,059,923	1,281,546	1,624,768
ONE YEAR OR LESS	843,045	751,090	833,615	631,313	510,759
OVER 1 YEAR TO 5 YEARS	50,000	524,289	226,308	650,233	1,114,009
OVER 5 YEARS	0	0	0	0	0
GROSS NEGATIVE FAIR VALUE (ABS VAL)	16,865	31,981	23,120	28,540	27,223
GROSS POSITIVE FAIR VALUE	26,580	28,237	32,521	25,644	26,698
HELD FOR TRADING	3,849	0	11,249	0	0
NON-TRADED	22,731	28,237	21,272	25,644	26,698
MEMO: MARKED-TO-MARKET	22,340	27,547	18,737	24,407	22,793
CURR CREDIT EXPOSURE ON RBC DERIV CONTR	26,189	0	35,205	339	1,203
CREDIT LOSSES ON OFF-BS DERIV CONTRACTS	0	0	0	0	NA
NET UNAMORT REALIZED GAIN(LOSS), OBS DERIV	0	0	0	NA	NA
PAST DUE DERIVATIVE INSTRUMENTS:					
BOOK VALUE					
90+ DAYS PAST DUE	0	0	0	0	0
REPLACEMENT COST					
90+ DAYS PAST DUE	0	0	0	0	0
IMPACT OF NONTRADED DERIV CONTRACTS:					
INCREASE (DECR) IN INTEREST INCOME	-556	-408	-2,445	-3,170	-12,055
DECREASE (INCR) IN INTEREST EXPENSE	0	0	0	0	0
NET INCR (DECR) IN NONINTEREST ALLOC	0	0	0	0	0
INCREASE (DECREASE) IN NET INCOME	-556	-408	-2,445	-3,170	-12,055

Derivative Instruments

BHCPR page 10 provides the dollar amounts of off-balance-sheet derivative contracts, which are grouped according to underlying risk exposure (interest rate contracts, foreign exchange contracts, equity derivative contracts, and commodity and other derivative contracts), financial technique used (futures, options, or swaps), and purpose (trading or hedging). Additional derivatives information includes the gross positive or negative fair values, current credit exposure of derivatives covered under the risk-based capital standards, maturity distribution, book value and replacement costs of past due derivative instruments, and impact of non-traded derivative contracts on net income.

Trading revenues generated from the four types of derivative instruments are provided on BHCPR page 4 (Non-interest Income and Expenses).

Prior to March 1995, the items below display an "NA" except when otherwise indicated.

Derivative Contracts

The gross notional amount or par value of off-balance-sheet derivative contracts, which include interest rate contracts, foreign exchange contracts, equity derivative contracts, and commodity and other contracts. (Historical data are available for this line item.)

Interest Rate Contracts

The gross notional amount or par value of contracts related to interest-bearing financial instruments or whose cash flows are determined by reference interest rates or other interest rate contracts. This line item includes single currency interest rate swaps, basis swaps, forward rate agreements, and interest rate options, including caps, floors, collars, and corridors. (Historical data are available for this line item.)

Foreign Exchange Contracts

The gross notional amount or par value of contracts for the purchase of foreign-denominated currencies and U.S. dollar exchange in the forward market. This line item includes cross-currency interest rate swaps in which there is an exchange of principal, forward foreign exchange contracts, currency futures, and currency options. (Historical data are available for this line item.)

Equity, Commodity, and Other Derivative Contracts

The gross notional amount or par value of contracts in which the return or a portion of the return is linked to the price of a specific equity or commodity or an index of prices of equity, precious metals, petroleum, lumber, or other products.

Derivatives Position

Futures and Forwards

The aggregate par value of contracts that represent agreements in which the buyer agrees to purchase and the seller agrees to deliver, at a specified future date, a specified instrument or commodity at a specified price or yield. While futures contracts are standardized and are traded on organized exchanges that act as the counterparty to each contract, forward contracts are not traded on organized exchanges and their contractual terms are not standardized. (Historical data are available for this line item.)

Written Options

The aggregate par value of financial instruments or commodities that the BHC has obligated itself to either purchase or sell under exchange-traded option contracts, for compensation (such as a fee or premium). This line item includes the aggregate notional amount of written caps, floors, and swaptions as well as the written por-

tion of collars and corridors. (Historical data are available for this line item.)

Exchange-Traded

The aggregate par value of written options that are traded on organized exchanges.

Over-the-Counter

The aggregate par value of written options that are customized to meet the specific needs of counterparties to the transaction.

Purchased Options

The aggregate par value of financial instruments or commodities in which the BHC has purchased, for a fee or premium, the right to either purchase or sell under an option contract. This line item includes the aggregate notional amount of purchased caps, floors, and swaptions as well as the purchased portion of collars and corridors. (Historical data are available for this line item.)

Exchange-Traded

The aggregate par value of purchased options that are traded on organized exchanges.

Over-the-Counter

The aggregate par value of purchased options that are customized to meet the specific needs of counterparties to the transaction.

Swaps

The notional amount of the underlying principal (interest, foreign exchange or other income or expense) which forms the basis for transactions in which two parties agree to exchange payment streams for a specified period. This line item includes the notional amount of all outstanding interest rate and basis swaps, cross-currency interest rate swaps, equity or equity index swaps, and other swap agreements that are

not reportable as either interest rate, foreign exchange, or equity derivative contracts. In cases where the BHC acts as an intermediary, this line item reflects both sides of the transaction. (Historical data are available for this line item.)

Held for Trading

The gross notional amount or par value of off-balance-sheet derivative contracts (interest rate contracts, foreign exchange contracts, equity derivative contracts, and commodity and other contracts) that are held for trading purposes. Besides derivative instruments used in dealing and other trading activities, this line item covers activities in which the BHC acquires or takes derivatives positions for sale in the near term or with the intent to resell (or repurchase) in order to profit from short-term price movements, accommodate customers' needs, or hedge trading activities. Derivative instruments held for trading are generally accounted for at market value with gains and losses recognized in earnings.

Interest Rate Contracts (Held for Trading)

The gross notional amount or par value of interest rate contracts held for trading, including includes single currency interest rate swaps, basis swaps, forward rate agreements, and interest rate options, including caps, floor, collars, and corridors.

Foreign Exchange Contracts (Held for Trading)

The gross notional amount of foreign exchange contracts held for trading, including cross-currency interest rate swaps, forward foreign exchange contracts, currency futures, and currency options.

Equity, Commodity, and Other Derivative Contracts (Held for Trading)

The gross notional amount of equity, commodity, and other derivative contracts that are held for trading.

Non-Traded

The gross notional amount or par value of off-balance-sheet derivative contracts held for purposes other than trading, including interest rate contracts, foreign exchange contracts, equity derivative contracts, and commodity and other contracts.

Interest Rate Contracts (Non-Traded)

The gross notional amount or par value of interest rate contracts held for purposes other than trading, including includes single currency interest rate swaps, basis swaps, forward rate agreements, and interest rate options, including caps, floor, collars, and corridors.

Foreign Exchange Contracts (Non-Traded)

The gross notional amount of foreign exchange contracts held for purposes other than trading, including cross-currency interest rate swaps, forward foreign exchange contracts, currency futures, and currency options.

Equity, Commodity, and Other Derivative Contracts (Non-Traded)

The gross notional amount of equity, commodity, and other derivative contracts held for purposes other than trading.

Memo: Marked-to-Market (Non-Traded)

The total notional amount or par value of off-balance sheet derivative contracts held for purposes other than trading that are accounted for at market value or lower of cost or market value with gains and losses recognized either in earnings or in equity capital.

Derivative Contracts (excluding futures and foreign exchange of 14 days or less)

The notional principal amounts of off-balance-sheet derivative contracts

subject to risk-based capital requirements, excluding foreign exchange contracts with an original maturity of 14 days or less and futures contracts. Also excluded are single currency interest rate swaps in which payments are made based upon two floating rate indices (so-called floating/floating or basis swaps).

One Year or Less

The notional amount or par value of off-balance-sheet derivative contracts subject to risk-based capital requirements (excluding foreign exchange contracts with an original maturity of 14 days or less and futures contracts) that have a remaining maturity of one year or less.

Over 1 Year to 5 Years

The notional amount or par value of off-balance-sheet derivative contracts subject to risk-based capital requirements (excluding futures contracts) that have a remaining maturity of over one year through five years.

Over 5 Years

The notional amount or par value of off-balance-sheet derivative contracts subject to risk-based capital requirements (excluding futures contracts) that have a remaining maturity of over five years.

Gross Negative Fair Value (Absolute Value)

The total fair value of off-balance-sheet derivative contracts with negative fair values. (The absolute value is displayed for this item.)

Gross Positive Fair Value

The total fair value of off-balance-sheet derivative contracts with positive fair values.

Held for Trading (Gross Positive Fair Value)

The total fair value of off-balance-sheet derivative contracts held for trading that have a positive fair value.

*Non-Traded
(Gross Positive Fair Value)*

The total fair value of off-balance-sheet derivatives held for purposes other than trading that have a positive fair value.

*Memo: Marked-to-Market
(Gross Positive Fair Value)*

The total fair value of off-balance-sheet derivative contracts held for purposes other than trading that have a positive fair value.

*Current Credit Exposure on Risk-Based
Capital Derivative Contracts*

The current credit exposure (or the sum of positive fair values) of off-balance-sheet derivative contracts that are covered by the risk-based capital standards after considering any legally enforceable bilateral netting agreements. Also called the replacement cost, the current credit exposure equals zero when the market value of a derivative contract is negative or zero. For off-balance-sheet contracts subject to legally enforceable bilateral netting arrangements (involving a single counterparty), the Federal Reserve Board's risk-based capital guidelines allow positive mark-to-market values to be offset by negative mark-to-market values, thus resulting in a net current exposure with a minimum value of zero.

*Credit Losses on Off-Balance-Sheet
Derivative Contracts*

The year-to-date credit losses incurred on off-balance-sheet derivative contracts regardless of whether the loss is charged directly to income (e.g., trading revenue) or the allowance for credit losses on derivatives. (Note: Prior to March 1996, an "NA" is displayed for this line item.)

*Net Unamortized Realized Gains
(Losses) on Off-Balance-Sheet
Derivatives*

The net amount of unamortized *realized* deferred gains or losses on off-balance-sheet derivative contracts that represent adjustments to the book value of existing assets or liabilities. The deferred gains or losses, which arise from derivatives that qualify as hedges of existing assets, liabilities, firm commitments or anticipated transactions, are generally amortized over the life of the hedged position. (Prior to March 1997, an "NA" is displayed for this item.)

*Past Due Derivative
Instruments*

Book Value

90+ Days Past Due

The book value of interest rate, foreign exchange rate, and other off-balance-sheet and equity contracts (carried on the bank holding company's balance sheet as assets) on which the required payment (by the counterparty of the bank holding company or its consolidated subsidiaries) is due and unpaid for 90 days or more. (Historical data are available for this item.)

Replacement Cost

90+ Days Past Due

The positive replacement cost (i.e., mark-to-market value) of interest rate, foreign exchange rate, and other off-balance-sheet and equity contracts on which the required payment (by the counterparty of the bank holding company or its consolidated subsidiaries) is due and unpaid for 90 days

or more. (Historical data are available for this item.)

*Impact of Non-traded Derivative
Contracts*

Increase (Decrease) in Interest Income

The increase (or decrease) in interest income (reported in the Consolidated Income Statement, Schedule HI) resulting from off-balance-sheet derivatives used to hedge or adjust interest income from assets.

Decrease (Increase) in Interest Expense

The decrease (or increase) in interest expense (reported in the Consolidated Income Statement, Schedule HI) resulting from off-balance-sheet derivative transactions used to hedge or adjust interest expense from liabilities.

*Net Increase (Decrease) in
Non-Interest Allocation*

The increase (decrease) in net non-interest income (reported in the Consolidated Income Statement, Schedule HI) resulting from off-balance-sheet derivatives used to hedge or adjust non-interest income from assets or non-interest expense from liabilities.

Increase (Decrease) in Net Income

The sum of the increase (decrease) in interest income, the decrease (increase) in interest expense, and increase (decrease) in non-interest allocations generated from off-balance-sheet derivatives used to hedge or adjust income from assets or expenses from liabilities. Such amounts may result, for example, from periodic net settlements for swaps or other off-balance-sheet instruments accounted for on the hedge or accrual basis.

1234567 SAMPLE BANK HOLDING COMPANY
 RICHMOND VA FR DIS: 5
 ASSETS: 14,758,617 PEER: 01

DERIVATIVES ANALYSIS

PAGE 11

	mm yyyy			mm yyyy			yyyy			yyyy			yyyy		
PERCENT OF NOTIONAL AMOUNT	BHC	PEER 01	PCT	BHC	PEER 01	PCT	BHC	PEER 01	PCT	BHC	PEER 01	PCT	BHC	PEER 01	PCT
INTEREST RATE CONTRACTS	35.36	81.52	6	41.11	79.94	9	37.45	78.27	9	51.61	80.18		68.56	78.80	
FOREIGN EXCHANGE CONTRACTS	64.64	18.00	94	58.89	19.70	90	62.55	21.30	91	48.39	19.46		31.44	20.54	
EQUITY, COMM, & OTHER CONTRACTS	0.00	0.29	33	0.00	0.23	35	0.00	0.26	35	0.00	0.25		0.00	0.66	
FUTURES AND FORWARDS	7.20	33.62	15	12.66	30.07	29	16.22	35.44	24	10.86	30.87		4.45	33.00	
WRITTEN OPTIONS	0.00	8.80	7	0.00	7.72	11	0.00	7.65	9	0.00	7.04		0.00	6.13	
EXCHANGE-TRADED	0.00	1.46	31	0.00	0.93	32	0.00	0.67	31	0.00	0.61		0.00	0.70	
OVER-THE-COUNTER	0.00	7.35	9	0.00	6.27	12	0.00	6.71	11	0.00	6.24		0.00	4.66	
PURCHASED OPTIONS	0.00	14.93	5	0.00	17.71	6	0.00	14.69	7	0.00	17.15		0.00	15.06	
EXCHANGE-TRADED	0.00	1.13	25	0.00	1.56	29	0.00	1.07	30	0.00	1.36		0.00	1.04	
OVER-THE-COUNTER	0.00	13.43	5	0.00	15.41	7	0.00	12.87	7	0.00	15.19		0.00	13.59	
SWAPS	92.80	42.65	93	87.34	44.50	93	83.78	42.22	91	89.14	44.94		95.55	45.81	
HELD FOR TRADING	24.64	44.68	40	0.00	38.86	11	32.08	43.91	45	0.00	38.01		0.00	40.40	
INTEREST RATE CONTRACTS	0.00	28.38	11	0.00	21.91	14	0.00	26.07	13	0.00	21.42		0.00	22.48	
FOREIGN EXCHANGE CONTRACTS	24.64	15.87	74	0.00	16.62	15	32.08	17.45	77	0.00	16.28		0.00	17.44	
EQUITY, COMM, & OTHER CONTRACTS	0.00	0.24	36	0.00	0.20	40	0.00	0.23	37	0.00	0.21		0.00	0.49	
NON-TRADED	75.36	55.32	59	100.00	61.14	88	67.92	56.09	54	100.00	61.99		100.00	59.60	
INTEREST RATE CONTRACTS	35.36	53.14	37	41.11	58.03	34	37.45	52.20	39	51.61	58.77		68.56	56.32	
FOREIGN EXCHANGE CONTRACTS	40.01	1.47	++	58.89	2.14	++	30.47	2.88	96	48.39	2.14		31.44	1.54	
EQUITY, COMM, & OTHER CONTRACTS	0.00	0.02	42	0.00	0.02	41	0.00	0.02	42	0.00	0.02		0.00	0.07	
MEMO: MARKED-TO-MARKET	40.01	14.81	84	58.89	15.05	86	30.47	16.66	80	48.39	12.96		31.44	12.31	
DERIV CONTR(EXCL FUT & FX LE 14 DAYS)	68.48	79.95	20	100.00	83.66	90	79.53	83.31	40	98.24	82.97		100.00	83.09	
ONE YEAR OR LESS	64.64	39.89	84	58.89	38.34	80	62.55	42.49	81	48.39	39.39		31.44	42.55	
OVER 1 YEAR TO 5 YEARS	3.83	31.50	8	41.11	35.73	63	16.98	31.92	29	49.84	35.04		68.56	34.86	
OVER 5 YEARS	0.00	8.56	9	0.00	9.59	12	0.00	7.86	10	0.00	7.32		0.00	5.68	
GROSS NEGATIVE FAIR VALUE (ABS VAL)	1.29	0.62	81	2.51	0.90	95	1.73	0.70	93	2.19	0.71		1.68	0.75	
GROSS POSITIVE FAIR VALUE	2.04	1.13	89	2.21	0.81	96	2.44	1.10	93	1.97	0.84		1.64	1.94	
PERCENT OF TIER 1 CAPITAL:															
GROSS NEGATIVE FAIR VALUE, ABS VAL(X)	0.02	0.37	50	0.03	0.43	50	0.02	0.37	55	0.03	0.38		0.03	0.40	
GROSS POSITIVE FAIR VALUE (X)	0.02	0.39	41	0.03	0.42	49	0.03	0.39	48	0.02	0.38		0.03	0.42	
HELD FOR TRADING (X)	0.00	0.36	39	0.00	0.40	13	0.01	0.36	53	0.00	0.36		0.00	0.38	
NON-TRADED (X)	0.02	0.03	56	0.03	0.02	81	0.02	0.03	58	0.02	0.02		0.03	0.03	
NON-TRADED MARKED-TO-MARKET (X)	0.02	0.00	91	0.03	0.00	98	0.02	0.00	90	0.02	0.00		0.02	0.00	
CURR CREDIT EXPOSURE (X)	0.02	0.19	44	0.00	0.16	1	0.03	0.20	53	0.00	0.14		0.00	0.18	
CREDIT LOSSES ON OFF-BAL SHEET DERIV	0.00	0.01	44	0.00	0.00	49	0.00	0.01	46	0.00	0.00		NA	NA	
NET UNAMORT REALIZED G/L, OBS DERIV	0.00	0.01	45	0.00	0.00	49	0.00	0.04	41	NA	NA		NA	NA	
PAST DUE DERIVATIVE INSTRUMENTS:															
90+ DAYS PAST DUE, BOOK VALUE	0.00	0.00	49	0.00	0.00	50	0.00	0.00	48	0.00	0.00		0.00	0.00	
90+ DAYS PD, REPLACEMENT COST	0.00	0.00	48	0.00	0.00	49	0.00	0.00	47	0.00	0.00		0.00	0.00	
OTHER RATIOS:															
CURR CREDIT EXPOSURE/RISK WTD ASTS	0.24	1.61	44	0.00	1.44	1	0.32	1.75	55	0.00	1.33		0.01	1.68	
CREDIT LOSSES ON OBS DERIV/CR ALLOW	0.00	0.10	44	0.00	0.00	49	0.00	0.04	46	0.00	0.00		NA	NA	
IMPACT OF NONTRADED DERIV CONTRACTS:															
INCR(DECR) IN INTEREST INC/NET INC	-1.63	1.27	10	-1.15	0.34	16	-1.75	0.54	8	-2.38	-0.08		-9.90	-1.58	
DECR (INCR) IN INT EXPENSE/NET INC	0.00	1.48	28	0.00	1.18	25	0.00	1.33	23	0.00	0.84		0.00	-0.98	
NET INCR(DECR)NONINT ALLOC/NET INC	0.00	-0.31	49	0.00	0.41	40	0.00	0.18	45	0.00	0.01		0.00	-0.04	
INCR (DECR)IN NET INCOME/NET INC	-1.63	1.52	15	-1.15	2.34	11	-1.75	2.06	13	-2.38	0.73		-9.90	-2.05	

Derivatives Analysis

BHCPR page 11 presents dollar amounts of derivatives-related items displayed on BHCPR page 10 as a percent of the gross notional amount of off-balance sheet derivative contracts, Tier 1 capital, and net income. Two additional ratios relate current credit exposure and credit losses on off-balance-sheet derivative contracts to risk-weighted assets and total credit allowance, respectively.

Prior to March 1995, the ratios below display an "NA" except when otherwise indicated.

Percent of Notional Amount

Interest Rate Contracts (Percent of Notional Amount)

The gross notional amount or par value of interest rate contracts divided by the total notional amount of derivative contracts. (Historical data are available for this ratio.)

Foreign Exchange Contracts (Percent of Notional Amount)

The gross notional amount or par value of foreign exchange contracts divided by the total notional amount of derivative contracts. (Historical data are available for this ratio.)

Equity, Commodity and Other Contracts (Percent of Notional Amount)

The gross notional amount or par value of equity, commodity, and other derivative contracts divided by the total notional amount of derivative contracts. (Historical data are available for this ratio.)

Futures and Forwards (Percent of Notional Amount)

The aggregate par value of futures and forward contracts divided by the total notional amount of derivative contracts.

Written Options (Percent of Notional Amount)

The aggregate par value of written options divided by the total notional amount of derivative contracts. (Historical data are available for this ratio.)

Exchange-Traded (Written Options) (Percent of Notional Amount)

The aggregate par value of exchange-traded written options divided by the total notional amount of derivative contracts.

Over-the-Counter (Written Options) (Percent of Notional Amount)

The aggregate par value of written options that are customized to meet the specific needs of counterparties to the transaction divided by the total notional amount of derivative contracts.

Purchased Options (Percent of Notional Amount)

The aggregate par value of purchased options divided by the total notional amount of derivative contracts. (Historical data are available for this ratio.)

Exchange-Traded (Purchased Options) (Percent of Notional Amount)

The aggregate par value of exchange-traded purchased options divided by the total notional amount of derivative contracts.

Over-the-Counter (Purchased Options) (Percent of Notional Amount)

The aggregate par value of purchased options that are customized to meet the specific needs of counterparties to the transaction divided by the total notional amount of derivative contracts.

Swaps (Percent of Notional Amount)

The notional amount of swaps divided by the total notional amount of derivative contracts.

Held for Trading (Percent of Notional Amount)

The gross notional amount or par value of off-balance-sheet derivative contracts (interest rate contracts, foreign exchange contracts, equity derivative contracts, and commodity and other contracts) that are held for trading purposes divided by the total notional amount of derivative contracts.

Interest Rate Contracts (Held for Trading) (Percent of Notional Amount)

The gross notional amount or par value of interest rate contracts held for trading divided by the total notional amount of derivative contracts.

Foreign Exchange Contracts (Held for Trading) (Percent of Notional Amount)

The gross notional amount of foreign exchange contracts held for trading divided by the total notional amount of derivative contracts.

Equity, Commodity, and Other Derivative Contracts (Held for Trading) (Percent of Notional Amount)

The gross notional amount of equity, commodity, and other derivative contracts that are held for trading divided by the total notional amount of derivative contracts.

Non-Traded (Percent of Notional Amount)

The gross notional amount or par value of off-balance-sheet derivative contracts held for purposes other than trading divided by the total notional amount of derivative contracts.

*Interest Rate Contracts
(Non-Traded)
(Percent of Notional Amount)*

The gross notional amount or par value of interest rate contracts held for purposes other than trading divided by the total notional amount of derivative contracts.

*Foreign Exchange Contracts
(Non-Traded)
(Percent of Notional Amount)*

The gross notional amount of foreign exchange contracts held for purposes other than trading divided by the total notional amount of derivative contracts.

*Equity, Commodity, and Other
Derivative Contracts
(Non-Traded)
(Percent of Notional Amount)*

The gross notional amount of equity, commodity, and other derivative contracts held for purposes other than trading divided by the total notional amount of derivative contracts.

*Marked-to-Market
(Non-Traded)
(Percent of Notional Amount)*

The total notional amount or par value of off-balance sheet derivative contracts held for purposes other than trading divided by the total notional amount of derivative contracts.

*Derivative Contracts (excluding
futures and foreign exchange of 14 days
or less)
(Percent of Notional Amount)*

The notional principal amounts of off-balance-sheet derivative contracts subject to risk-based capital requirements, excluding foreign exchange contracts with an original maturity of 14 days or less and futures contracts, divided by the total notional amount of derivative contracts.

*One Year or Less
(Percent of Notional Amount)*

The notional amount or par value of off-balance-sheet derivative contracts subject to risk-based capital require-

ments that have a remaining maturity of one year (excluding foreign exchange contracts with an original maturity of 14 days or less and futures contracts) or less divided by the total notional amount of derivative contracts.

*Over 1 Year to 5 Years
(Percent of Notional Amount)*

The notional amount or par value of off-balance-sheet derivative contracts subject to risk-based capital requirements (excluding futures contracts) that have a remaining maturity of over one year through five years divided by the total notional amount of derivative contracts.

*Over 5 Years
(Percent of Notional Amount)*

The notional amount or par value of off-balance-sheet derivative contracts subject to risk-based capital requirements (excluding futures contracts) that have a remaining maturity over five years divided by the total notional amount of derivative contracts.

*Gross Negative Fair Value (Absolute
Value)
(Percent of Notional Amount)*

The total fair value of off-balance-sheet derivative contracts with negative fair values (absolute value) divided by the total notional amount of derivative contracts.

*Gross Positive Fair Value
(Percent of Notional Amount)*

The total fair value of off-balance-sheet derivative contracts with positive fair values divided by the total notional amount of derivative contracts.

Percent of Tier 1 Capital

*Gross Negative Fair Value (Absolute
Value)
(Percent of Tier 1 Capital) (X)*

The absolute value of the total negative fair value of all derivative con-

tracts divided by Tier 1 capital. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

*Gross Positive Fair Value
(Percent of Tier 1 Capital) (X)*

The total positive fair value of all derivative contracts divided by Tier 1 capital. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

*Held for Trading
(Gross Positive Fair Value)
(Percent of Tier 1 Capital) (X)*

The total positive fair value of all derivative contracts held for trading divided by Tier 1 capital. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

*Non-Traded
(Gross Positive Fair Value)
(Percent of Tier 1 Capital) (X)*

The total positive fair value of all derivative contracts held for purposes other than trading divided by Tier 1 capital. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

*Non-Traded Marked-to-Market
(Gross Positive Fair Value)
(Percent of Tier 1 Capital) (X)*

The total positive fair value of all derivative contracts held for purposes other than trading that are accounted for at market value or lower of cost or market value divided by Tier 1 capital. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

*Current Credit Exposure on
Risk-Based Capital Derivative
Contracts
(Percent of Tier 1 Capital) (X)*

The current credit exposure of off-balance-sheet derivatives covered under the risk-based capital standards divided by Tier 1 capital. (This ratio is not expressed as a percent

and is, therefore, not multiplied by 100.)

Credit Losses on Off-Balance-Sheet Derivatives
(Percent of Tier 1 Capital)

Year-to-date credit losses incurred on off-balance-sheet derivative contracts regardless of whether the loss is charged directly to income (e.g., trading revenue) or the allowance for credit losses on derivatives divided by Tier 1 capital. (Note: This ratio displays an "NA" for periods prior to March 1996.)

Net Unamortized Realized Gains (Losses) on Off-Balance-Sheet Derivatives
(Percent of Tier 1 Capital)

The net amount of unamortized *realized* deferred gains or losses on off-balance-sheet derivative contracts that represent adjustments to the book value of existing assets or liabilities divided by Tier 1 capital. Prior to March 1997, this ratio displays an "NA."

Past Due Derivative Instruments

90+ Days Past Due (Book Value)
(Percent of Tier 1 Capital)

The book value of derivative contracts (carried on the bank holding company's balance sheet as assets) on which the required payment is due and unpaid for 90 days or more divided by Tier 1 capital. Prior to

March 1994, this ratio displays an "NA."

90+ Days Past Due (Replacement Cost)
(Percent of Tier 1 Capital)

The positive replacement cost of derivative contracts on which the required payment is due and unpaid for 90 days or more divided by Tier 1 capital. Prior to March 1994, this ratio displays an "NA."

Other Ratios

Current Credit Exposure/Risk-Weighted Assets

The current credit exposure of off-balance-sheet derivatives covered by the risk-based capital standards divided by risk-weighted assets. Prior to March 1995, this ratio displays an "NA."

Credit Losses on Off-Balance-Sheet Derivatives/Credit Allowance

Credit losses on off-balance-sheet derivatives divided by the allowance for credit losses. (Note: This ratio displays an "NA" for periods prior to March 1996.)

Impact of Non-Traded Derivative Contracts

Increase (Decrease) in Interest Income/Net Income

The increase (or decrease) in interest income generated from off-balance-

sheet derivatives held for purposes other than trading divided by net income. Prior to March 1995, this ratio displays an "NA."

Decrease (Increase) in Interest Expense/Net Income

The increase (or decrease) in interest expense generated from off-balance-sheet derivatives held for purposes other than trading divided by net income. Prior to March 1995, this ratio displays an "NA."

Net Increase (Decrease) in Non-Interest Allocation/Net Income

The increase (or decrease) in net non-interest income generated from off-balance-sheet derivatives held for purposes other than trading divided by net income. Prior to March 1995, this ratio displays an "NA."

Increase (Decrease) in Net Income/Net Income

The increase (or decrease) in net income generated from off-balance-sheet derivatives held for purposes other than trading divided by net income. Prior to March 1995, this ratio displays an "NA."

1234567 SAMPLE BANK HOLDING COMPANY
 RICHMOND VA FR DIS: 5
 ASSETS: 14,758,617 PEER: 01

ALLOWANCE AND NET LOAN AND LEASE LOSSES

PAGE 12

CHANGE: ALLOWANCE FOR CREDIT LOSSES EXCLUDING ATTR (\$000)

	mmmm YYYY	mmmm YYYY	YYYY	YYYY	YYYY
BEGINNING BALANCE	174,362	167,795	167,795	151,979	148,508
GROSS CREDIT LOSSES	20,416	7,228	55,132	44,084	27,857
RECOVERIES	2,497	5,746	24,906	30,767	13,750
NET CREDIT LOSSES	17,919	1,482	30,226	13,317	14,107
PROVISION FOR CREDIT LOSSES	18,303	5,088	30,338	22,227	16,967
FOREIGN CURRENCY ADJUSTMENTS	448	-2,240	-5,917	25	611
ADJ DUE TO MERGERS AND ABSORPTIONS	0	898	12,372	6,881	0
OTHER ADJUSTMENTS	0	0	0	0	0
ENDING BALANCE	175,194	170,059	174,362	167,795	151,979
MEMO: ALLOC TRANSFER RISK RES (ATRR)	0	0	0	0	0
PROV FOR ALLOCATED TRANSF RISK	0	0	0	0	0

ANALYSIS RATIOS

	BHC	PEER 01	PCT	BHC	PEER 01	PCT	BHC	PEER 01	PCT	BHC	PEER 01	BHC	PEER 01
PROVISION FOR LOSSES/AVG ASSETS	0.50	0.30	84	0.14	0.34	16	0.21	0.36	24	0.17	0.33	0.14	0.26
PROV FOR LOSSES/AVG LOANS AND LEASES	0.79	0.46	84	0.24	0.53	16	0.34	0.56	26	0.26	0.51	0.22	0.40
PROVISION FOR LOSSES/NET LOSSES	102.14	98.22	54	343.32	105.43	98	100.37	107.04	39	166.91	95.71	120.27	99.25
LN&LS ALLOWANCE/TOTAL LOANS & LEASES	1.88	1.72	74	1.97	1.86	67	1.87	1.71	73	1.96	1.86	1.88	2.08
LN&LS ALLOW/NET LOAN & LEASE LOSSES (X)	2.44	6.39	16	28.69	10.92	91	5.77	5.53	75	12.60	5.11	10.77	6.34
ALLOW FOR CREDIT LOSSES/NONACCR ASSTS	201.85	341.71	18	217.44	379.84	15	195.36	416.80	11	231.65	368.06	318.76	328.52
LN&LS ALLOW/90+ DAYS PD+NONACCR LN&LS	157.63	236.60	18	155.57	225.82	21	152.60	232.56	15	156.38	229.85	222.25	220.73
GROSS LN&LS LOSSES/AVG LOANS & LEASES	0.88	0.63	79	0.34	0.71	13	0.61	0.72	43	0.52	0.70	0.36	0.68
RECOVERIES/AVG LOANS AND LEASES	0.11	0.18	25	0.27	0.21	78	0.28	0.20	80	0.37	0.21	0.18	0.22
NET LOSSES/AVG LOANS AND LEASES	0.77	0.46	81	0.07	0.53	8	0.34	0.54	32	0.16	0.52	0.18	0.46
RECOVERIES/PRIOR YEAR-END LOSSES	4.53	7.63	16	13.03	8.37	86	56.50	36.68	88	110.45	41.83	54.06	41.89
EARNINGS COVERAGE OF NET LOSSES (X)	4.08	12.42	12	41.08	23.63	91	8.27	11.50	56	17.53	11.81	15.02	12.07

NET LOAN AND LEASE LOSSES BY TYPE

REAL ESTATE LOANS	0.05	0.03	64	0.00	0.03	38	0.03	0.07	42	0.07	0.11	0.09	0.18
RE LOANS SECURED BY 1-4 FAMILY	0.09	0.07	70	0.01	0.08	22	0.04	0.09	32	0.07	0.07	0.04	0.12
REVOLVING	0.00	0.12	21	0.00	0.11	12	0.00	0.10	13	0.00	0.12	0.00	0.11
CLOSED-END	0.10	0.06	81	0.01	0.05	26	0.04	0.09	37	0.07	0.07	0.04	0.12
COMMERCIAL REAL ESTATE LOANS	-0.01	-0.03	49	-0.01	-0.03	50	0.05	0.00	67	0.11	0.11	0.23	0.27
CONSTRUCTION AND LAND DEV	0.00	-0.09	54	0.00	0.00	34	0.00	-0.12	37	-0.31	0.29	1.02	0.34
MULTIFAMILY	0.00	-0.02	54	0.00	0.03	50	0.00	0.02	43	0.03	0.07	0.00	0.06
NONFARM NONRESIDENTIAL	-0.01	-0.04	48	-0.01	-0.20	54	0.06	0.00	65	0.21	0.03	0.09	0.24
RE LOANS SECURED BY FARMLAND	0.00	-0.02	52	0.00	-0.12	57	0.00	-0.01	45	-0.07	-0.05	-0.41	0.10
COMMERCIAL AND INDUSTRIAL LOANS	0.87	0.21	93	-0.40	0.21	1	-0.15	0.24	1	-0.52	0.24	0.11	0.20
LOANS TO DEPOSITORY INSTITUTIONS	12.60	0.11	++	0.00	-0.05	55	6.66	-0.04	++	-0.14	-0.01	-0.66	-0.03
LOANS TO INDIVIDUALS	2.61	2.06	70	1.92	2.35	39	2.28	2.27	56	2.71	1.95	1.23	1.46
CREDIT CARD LOANS	4.07	5.00	35	3.45	4.78	20	3.94	5.74	39	3.92	3.93	1.67	3.04
AGRICULTURAL LOANS	-0.96	-0.07	7	-3.36	-0.18	5	3.54	0.17	98	2.53	0.23	-0.49	0.20
LOANS TO FOREIGN GOVERNMENTS & INST	0.00	-0.04	51	NA	-1.45	NA	0.00	-0.42	63	NA	-1.47	-4.42	-0.71
OTHER LOANS AND LEASES	0.06	0.28	39	0.05	0.25	46	0.07	0.25	41	0.01	0.24	-0.10	0.15

Allowance and Net Loan and Lease Losses

BHCPR page 12 provides information on loan and lease losses as well as provisions and allowance for credit losses. Data on this page are derived primarily from Schedule HI-B of the FR Y-9C. (See Appendix F.)

The first section itemizes the dollar amounts of each source of change in the valuation reserve. The second section presents ratios that relate to the allowance for loan and lease losses, provision for loan and lease losses, charge-offs, and recoveries. The last section displays net charge-offs (annualized) as a percentage of various loan categories.

Change: Allowance for Credit Losses, Excluding Allocated Transfer Risk Reserve (\$000)

Beginning Balance

The balance of the allowance for credit losses at the end of the previous calendar year.

Gross Credit Losses

Loans and leases charged against the allowance for credit losses, plus the amount of losses from off-balance-sheet credit exposures charged against any portions of the allowance for credit losses related to off-balance-sheet credit exposures.

Recoveries

Recoveries credited to the allowance for credit losses.

Net Credit Losses

Gross credit losses minus recoveries.

Provision for Credit Losses

The year-to-date provision for credit losses excluding the provision for allocated transfer risk.

Foreign Currency Adjustments

Any increase or decrease resulting

from the translation of the regular allowance for credit losses from a foreign-denominated currency into a dollar denomination.

Adjustments Due to Mergers and Absorptions

The net cumulative effect of all changes in the allowance for credit losses of a bank or other business acquired in a business combination during the reporting period.

Other Adjustments

All other allowable adjustments during the reporting period.

Ending Balance

The sum of the beginning allowance for credit losses, the provision for credit losses, adjustments due to foreign currency translation as well as mergers and absorptions, and other adjustments minus net credit losses.

Allocated Transfer Risk Reserve (ATRR)

The required reserve for allocated transfer risk as specified in Section 905(a) of the International Lending Supervision Act of 1983, in the agency regulations implementing the Act (Subpart D of Federal Reserve Regulation K, Part 351 of the FDIC's Rules and Regulations, and Part 20 of the Comptroller of the Currency's Regulations), and in any guidelines, letters, or instructions issued by the agencies.

Provision for Allocated Transfer Risk

The year-to-date provision for allocated transfer risk.

Analysis Ratios

Provision for Losses/Average Assets

Provision for credit losses including

the provision for allocated transfer risk divided by (four-point) average assets. (See the definition of average assets on page 3-13.)

Provision for Losses/Average Loans and Leases

Provision for credit losses including the provision for allocated transfer risk divided by (four-point) average loans and leases, net of unearned income. (See the definition of average loans and leases on page 3-13.)

Provision for Losses/Net Losses

Provision for credit losses and for allocated transfer risk divided by net credit losses.

Loan and Lease Allowance/Total Loans and Leases

The allowance for loan and lease losses, including the allocated transfer risk reserve, divided by loans and leases net of unearned income.

Loan and Lease Allowance/Net Loan and Lease Losses (X)

The allowance for loan and lease losses, including the allocated transfer risk reserve, divided by net loan and lease losses (annualized), including net losses charged against the allocated transfer risk reserve. The "X" in the ratio title indicates that this ratio is a coverage ratio that measures the number of times the allowance covers loan and lease losses. If recoveries exceed gross loan and lease losses, the BHCPR displays an "NA" in lieu of the ratio value or the percentile rank. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

Allowance for Credit Losses/Nonaccrual Assets

The allowance for credit losses including the allocated transfer risk reserve divided by the aggregate amount of nonaccrual assets.

Loan and Lease Allowance/90 Days and over Past Due and Nonaccrual Loans and Leases

The allowance for loan and lease losses including the allocated transfer risk reserve divided by the loans and leases on which payment is due and unpaid for 90 days or more or that are placed in nonaccrual status.

Gross Loan and Lease Losses/Average Loans and Leases

Loans and leases charged against the allowance for loan and lease losses (annualized) divided by (four-point) average loans and leases, net of unearned income. (See the definition of average loans and leases on page 3-13.)

Recoveries/Average Loans and Leases

Loan recoveries in the current year (annualized) divided by (four-point) average loans and leases, net of unearned income. (See the definition of average loans and leases on page 3-13.)

Net Losses/Average Loans and Leases

Gross loan and lease losses less recoveries divided by (four-point) average loans and leases, net of unearned income. (See the definition of average loans and leases on page 3-13.)

Recoveries/Prior Year-End Losses

Recoveries in the current year divided by gross loan and lease losses of the preceding calendar year.

Earnings Coverage of Net Losses (X)

The sum of income before taxes, minority interest, and extraordinary items, the provision for possible loan and lease losses, and the provision for allocated transfer risk divided by net credit losses (including charge-offs against the allocated transfer risk reserve). (This ratio is not expressed as a percent and is, therefore, not

multiplied by 100.)

Net Loan and Lease Losses by Type

*(Net Losses, Percent of)
Real Estate Loans*

Net losses (gross charge-offs minus recoveries) on real estate loans divided by real estate loans, gross of unearned income.

*(Net Losses, Percent of)
Real Estate Loans Secured by 1-4 Family*

Net losses on real estate loans secured by one- to four-family residential properties divided by real estate loans secured by one- to four-family residential properties, gross of unearned income.

*(Net Losses, Percent of)
Revolving*

Net losses on revolving open-end real estate loans secured by one- to four-family residential properties and extended under lines of credit divided by the outstanding balance of revolving open-end real estate loans secured by one- to four-family residential properties, gross of unearned income.

*(Net Losses, Percent of)
Closed-End*

Net losses on other real estate loans secured by first and junior liens on one- to four-family residential properties divided by the outstanding balance of other real estate loans secured by first and junior liens on one- to four-family residential properties, gross of unearned income.

*(Net Losses, Percent of)
Commercial Real Estate Loans*

Net losses on construction and land development loans and real estate loans secured by multifamily residential properties and nonfarm nonresidential properties divided by the

sum of the outstanding balances, gross of unearned income, of the same commercial real estate loan categories.

*(Net Losses, Percent of)
Construction and Land Development*

Net losses on construction and land development loans divided by the outstanding balance of construction and land development loans, gross of unearned income.

*(Net Losses, Percent of)
Multifamily*

Net losses on real estate loans secured by multifamily (five dwelling units or more) residential properties divided by the outstanding balance of real estate loans secured by multifamily residential properties, gross of unearned income.

*(Net Losses, Percent of)
Nonfarm Nonresidential*

Net losses on real estate loans secured by nonfarm nonresidential properties divided by the outstanding balance of real estate loans secured by nonfarm nonresidential properties, gross of unearned income.

*(Net Losses, Percent of)
Real Estate Loans Secured by Farmland*

Net losses on real estate loans secured by farmland divided by the outstanding balance of real estate loans secured by farmland, gross of unearned income.

*(Net Losses, Percent of)
Commercial and Industrial Loans*

Net losses on commercial and industrial loans divided by commercial and industrial loans, gross of unearned income.

*(Net Losses, Percent of)
Loans to Depository Institutions*

Net losses on loans to depository institutions divided by loans to depository institutions, gross of unearned income.

(Net Losses, Percent of)
Loans to Individuals

Net losses on consolidated loans to individuals divided by loans to individuals, gross of unearned income.

(Net Losses, Percent of)
Credit Card Loans

Net losses on credit cards and related plans including check credit and other revolving credit plans divided by the outstanding balance of

credit card loans, gross of unearned income.

(Net Losses, Percent of)
Agricultural Loans

Net losses on agricultural loans divided by agricultural loans, gross of unearned income.

(Net Losses, Percent of)
Loans to Foreign Governments and Institutions

Net losses on loans to foreign gov-

ernments and official institutions divided by loans to foreign governments and official institutions, gross of unearned income.

(Net Losses, Percent of)
Other Loans and Leases

Net losses on other loans and leases divided by other loans and leases, gross of unearned income.

1234567 SAMPLE BANK HOLDING COMPANY
 RICHMOND VA FR DIS: 5
 ASSETS: 14,758,617 PEER: 01

PAST DUE AND NONACCRUAL ASSETS

PAGE 13

90+ DAYS PD & NONACCR LNS&LS (\$000)	mmmm	YYYY	mmmm	YYYY	YYYY	YYYY	YYYY
90 DAYS AND OVER PAST DUE LNS&LS	24,351		31,100		25,008		20,703
NONACCRUAL LOANS & LEASES	86,793		78,210		89,252		47,678
RESTR LNS & LS IN COMPLIANCE	1,639		0		1,639		0
REAL ESTATE ACQUIRED (REACQ)	6,131		11,274		6,151		9,306
OTHER ASSETS - 90+ DAYS PAST DUE	0		0		0		0
- NONACCRUAL	0		0		0		0

90+ DAYS PAST DUE & NONACCRUAL LOANS AND LEASES AS A PERCENT OF LOAN TYPE	BHC	PEER	01	PCT	BHC	PEER	01	PCT	BHC	PEER	01	PCT	BHC	PEER	01	PCT
REAL ESTATE LOANS - 90+ DAYS PD	0.25	0.18	72		0.22	0.22	63		0.17	0.19	46		0.33	0.21	0.19	0.23
- NONACCRUAL	1.01	0.80	70		0.84	0.94	58		0.82	0.86	60		0.71	0.95	0.70	1.13
COML AND INDL LOANS - 90+ DAYS PD	0.15	0.08	80		0.39	0.12	93		0.24	0.11	80		0.40	0.12	0.08	0.08
- NONACCRUAL	0.95	0.68	77		1.00	0.68	81		1.33	0.61	95		1.04	0.72	0.44	0.90
LOANS TO INDIVIDUALS - 90+ DAYS PD	0.91	0.67	71		1.21	0.77	77		1.00	0.72	73		1.08	0.80	1.28	0.70
- NONACCRUAL	0.84	0.27	88		1.03	0.22	95		0.78	0.25	90		1.01	0.20	0.10	0.18
LOANS TO DEP INST - 90+ DAYS PD	0.00	0.00	50		0.00	0.00	49		0.00	0.00	46		0.00	0.00	0.00	0.01
- NONACCRUAL	0.00	0.03	43		0.00	0.06	44		0.00	0.03	45		0.00	0.03	0.00	0.06
AGRICULTURAL LOANS - 90+ DAYS PD	0.08	0.20	65		0.00	0.24	25		0.00	0.13	29		0.04	0.20	0.09	0.17
- NONACCRUAL	10.52	1.46	98		17.90	1.96	98		11.03	1.50	98		17.24	1.55	17.93	2.33
LNS TO FOREIGN GOVTS - 90+ DAYS PD	0.00	0.00	50		NA	0.00	NA		0.00	0.00	50		NA	0.00	0.00	0.00
- NONACCRUAL	0.00	0.06	45		NA	0.08	NA		0.00	0.06	41		NA	0.09	0.00	0.34
TOTAL LOANS AND LS - 90+ DAYS PD	0.26	0.22	62		0.36	0.29	73		0.27	0.28	59		0.41	0.29	0.26	0.26
- NONACCRUAL	0.93	0.57	91		0.90	0.62	85		0.96	0.55	91		0.85	0.62	0.59	0.79

MEMORANDA

RE LNS SEC BY 1-4 FAM - 90+ DAYS PD	0.23	0.22	58		0.35	0.25	78		0.29	0.24	63		0.29	0.26	0.23	0.26
- NONACCRUAL	1.56	0.62	93		1.30	0.69	90		1.35	0.63	93		1.06	0.66	0.58	0.49
REVOLVING - 90+ DAYS PD	0.02	0.16	24		0.01	0.17	25		0.08	0.15	36		0.03	0.17	0.23	0.22
- NONACCRUAL	0.36	0.19	80		0.19	0.23	60		0.27	0.18	74		0.18	0.20	0.00	0.22
CLOSED-END - 90+ DAYS PD	0.25	0.23	63		0.39	0.27	75		0.31	0.26	63		0.33	0.27	0.23	0.28
- NONACCRUAL	1.69	0.69	93		1.44	0.77	88		1.47	0.70	90		1.18	0.73	0.66	0.62
COMMERCIAL RE LOANS - 90+ DAYS PD	0.39	0.15	84		0.07	0.18	56		0.03	0.14	34		0.57	0.17	0.18	0.20
- NONACCRUAL	0.51	1.22	33		0.33	1.63	13		0.26	1.24	16		0.35	1.53	1.13	2.23
CONST AND LAND DEV - 90+ DAYS PD	0.00	0.15	20		0.00	0.31	17		0.00	0.19	20		0.18	0.13	0.00	0.10
- NONACCRUAL	2.18	1.31	82		0.25	1.77	22		0.35	1.47	42		0.12	2.34	0.00	3.49
MULTIFAMILY - 90+ DAYS PD	0.00	0.04	31		0.00	0.10	31		0.00	0.05	31		0.00	0.08	0.00	0.08
- NONACCRUAL	0.00	0.96	6		0.00	1.08	6		0.36	0.89	44		0.00	1.14	0.00	1.69
NONFARM NONRES - 90+ DAYS PD	0.51	0.15	89		0.10	0.17	63		0.04	0.14	43		0.70	0.14	0.23	0.23
- NONACCRUAL	0.10	1.32	5		0.37	1.66	15		0.24	1.46	10		0.42	1.63	1.41	2.16
RE LNS SEC BY FARMLAND - 90+ DAYS PD	3.72	0.10	++		4.85	0.16	++		3.85	0.18	98		0.00	0.15	0.00	0.11
- NONACCRUAL	0.00	1.28	16		0.00	1.76	14		0.00	1.30	15		6.39	1.96	0.00	1.97
CREDIT CARD LOANS - 90+ DAYS PD	0.79	1.32	30		1.18	1.40	41		0.74	1.27	28		0.80	1.35	1.30	1.10
- NONACCRUAL	0.28	0.15	83		0.15	0.13	81		0.21	0.14	81		0.09	0.08	0.11	0.06

90+ DAYS PD+NONAC+REACQ AS PERCENT OF

TOTAL ASSETS	0.79	0.56	84		0.86	0.71	83		0.80	0.57	81		0.84	0.73	0.59	0.78
ALLOWANCE FOR LOAN & LEASE LOSSES	66.94	51.91	79		70.91	57.78	78		69.06	53.39	83		70.33	58.62	51.12	59.10
EQUITY CAPITAL + ALLOW FOR CR LOSSES	8.89	6.51	86		9.79	7.72	80		9.32	6.70	85		9.56	7.68	6.44	8.26
TIER 1 CAPITAL + ALLOW FOR CR LOSSES	9.44	6.82	84		9.59	7.86	76		9.94	6.91	85		9.28	8.01	6.83	9.00
LOANS & LEASES + RE ACQUIRED	1.26	0.95	86		1.39	1.14	83		1.29	0.97	85		1.38	1.16	0.96	1.23

Past Due and Nonaccrual Assets

BHCPR page 13 contains publicly available information on the dollar volume of assets that are 90 days past due or in nonaccrual status, restructured loans and leases in compliance with modified terms, and real estate that were acquired in satisfaction of debts previously contracted. In addition, the proportion of loans that are 90 days or more past due or in nonaccrual status are presented relative to the corresponding loan balance of each loan category.

At the bottom of the report page, the sum of loans and leases that are 90 days and over past due and still accruing interest, nonaccrual loans and leases, and real estate acquired in satisfaction of debt previously contracted are expressed as a percentage of total assets, allowance for loan and lease losses, equity capital plus allowance for credit losses, Tier 1 capital plus allowance for credit losses, as well as loans and leases plus real estate acquired in satisfaction of debt previously contracted.

Information printed on this report page is primarily derived from Schedule HC-H of the FR Y-9C report form. (See Appendix F.)

(Note: In the regulatory version of the BHCPR, this page is replaced by two report pages that contain restricted information. The two report pages are entitled "Past Due and Nonaccrual Assets" (BHCPR Page 13) and "Past Due and Nonaccrual Loans and Leases, by Loan Type" (BHCPR page 13A). See Appendix A for a description of line items found in these report pages.)

90 Days and over Past Due and Nonaccrual Loans and Leases (\$000)

90 Days and over Past Due Loans and Leases

Loans and lease financing receivables on which either interest or principal is unpaid for 90 days or more and

that are not required to be carried in nonaccrual status.

Nonaccrual Loans and Leases

Loans and lease financing receivables that are required to be reported on a nonaccrual basis because (a) they are maintained on a cash basis due to a deterioration in the financial position of the borrower, (b) payment in full of interest or principal is not expected, or (c) principal or interest has been in default for 90 days or longer, unless the obligation is both well secured and in the process of collection.

Restructured Loans and Leases in Compliance

Loans and lease financing receivables that have been restructured or renegotiated because of a deterioration in the financial position of the obligor but remain in compliance with the modified terms of the restructuring.

Real Estate Acquired (REACQ)

Real estate acquired in satisfaction of debts previously contracted. It includes investments, loans, sales contracts, and other assets based on properties, which are considered sold or transferred, where there exists a likelihood that the properties will have to be taken over by the bank holding company (BHC) or its subsidiaries and properties sold or transferred for which someone other than the BHC or its subsidiaries takes title for the convenience of the BHC or its subsidiaries.

Other Assets—90 Days and over Past Due

Assets (other than loans and leases, real estate owned, or other repossessed assets) including placements and debt securities on which interest or principal is due and unpaid for 90 days or more.

Other Assets—Nonaccrual

Assets (other than loans and leases, real estate owned or other repossessed assets) including placements

and debt securities that are in nonaccrual status.

90 Days and over Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type

Real Estate Loans—90 Days and over Past Due (Percent of Real Estate Loans)

Real estate loans on which interest or principal is due and unpaid for 90 days or more divided by real estate loans, gross of unearned income.

Real Estate Loans—Nonaccrual (Percent of Real Estate Loans)

Real estate loans that are in nonaccrual status divided by real estate loans, gross of unearned income.

Commercial and Industrial Loans— 90 Days and over Past Due (Percent of Commercial and Industrial Loans)

Commercial and industrial loans on which interest or principal is due and unpaid for 90 days or more divided by commercial and industrial loans, gross of unearned income.

Commercial and Industrial Loans— Nonaccrual (Percent of Commercial and Industrial Loans)

Commercial and industrial loans that are in nonaccrual status divided by commercial and industrial loans, gross of unearned income.

Loans to Individuals— 90 Days and over Past Due (Percent of Loans to Individuals)

Loans to individuals on which interest or principal is due and unpaid for 90 days or more divided by total loans to individuals, gross of unearned income.

*Loans to Individuals—Nonaccrual
(Percent of Loans to Individuals)*

Loans to individuals that are in nonaccrual status divided by loans to individuals, gross of unearned income.

*Loans to Depository Institutions—
90 Days and over Past Due
(Percent of Loans to Depository
Institutions)*

Loans to depository institutions on which interest or principal is due and unpaid for 90 days or more divided by loans to depository institutions, gross of unearned income.

*Loans to Depository Institutions—
Nonaccrual
(Percent of Loans to Depository
Institutions)*

Loans to depository institutions that are in nonaccrual status divided by loans to depository institutions, gross of unearned income.

*Agricultural Loans—
90 Days and over Past Due
(Percent of Agricultural Loans)*

Agricultural loans on which interest or principal is due and unpaid for 90 days or more divided by agricultural loans, gross of unearned income.

*Agricultural Loans—Nonaccrual
(Percent of Agricultural Loans)*

Agricultural loans that are in nonaccrual status divided by agricultural loans, gross of unearned income.

*Loans to Foreign Governments and
Institutions—90 Days and over
Past Due
(Percent of Loans to Foreign
Governments and Institutions)*

Loans to foreign governments and official institutions on which interest or principal is due and unpaid for 90 days or more divided by loans to foreign governments and official institutions, gross of unearned income.

*Loans to Foreign Governments and
Institutions—Nonaccrual
(Percent of Loans to Foreign
Governments and Institutions)*

Loans to foreign governments and official institutions that are in non-accrual status divided by loans to foreign governments and official institutions, gross of unearned income.

*Total Loans and Leases—
90 Days and over Past Due
(Percent of Total Loans and Leases)*

Loans and leases on which interest or principal is due and unpaid for 90 days or more divided by total loans and leases, net of unearned income.

*Total Loans and Leases—Nonaccrual
(Percent of Total Loans and Leases)*

Loans and leases in nonaccrual status divided by loans and leases, net of unearned income.

Memoranda

*Real Estate Loans Secured by 1–4
Family—90 Days and over Past Due
(Percent of Real Estate Loans Secured
by 1–4 Family)*

Real estate loans secured by one- to four-family residential properties that are 90 days or more past due divided by real estate loans secured by one- to four-family residential properties, gross of unearned income.

*Real Estate Loans Secured by 1–4
Family—Nonaccrual
(Percent of Real Estate Loans Secured
by 1–4 Family)*

Real estate loans secured by one- to four-family residential properties that are in nonaccrual status divided by real estate loans secured by one- to four-family residential properties, gross of unearned income.

*Revolving—90 Days and over
Past Due
(Percent of Revolving Real Estate
Loans Secured by 1–4 Family)*

Revolving open-end real estate loans

secured by one- to four-family residential properties and extended under lines of credit that are 90 days or more past due divided by the outstanding balance of revolving open-end real estate loans secured by one- to four-family residential properties, gross of unearned income.

*Revolving—Nonaccrual
(Percent of Revolving Real Estate
Loans Secured by 1–4 Family)*

Nonaccrual revolving open-end real estate loans secured by one- to four-family residential properties and extended under lines of credit divided by the outstanding balance of revolving open-end real estate loans secured by one- to four-family residential properties, gross of unearned income.

*Closed-End—90 Days and over
Past Due
(Percent of Closed-End Real Estate
Loans Secured by 1–4 Family)*

Other real estate loans secured by first and junior liens on one- to four-family residential properties that are 90 days or more past due divided by the outstanding balance of other real estate loans secured by first and junior liens on one- to four-family residential properties, gross of unearned income.

*Closed-End—Nonaccrual
(Percent of Closed-End Real Estate
Loans Secured by 1–4 Family)*

Other real estate loans secured by first and junior liens on one- to four-family residential properties that are in nonaccrual status divided by the outstanding balance of other real estate loans secured by first and junior liens on one- to four-family residential properties, gross of unearned income.

*Commercial Real Estate Loans—
90 Days and over Past Due
(Percent of Commercial Real Estate
Loans)*

Commercial real estate loans consisting of construction and land development loans and real estate loans

secured by multifamily residential properties and nonfarm nonresidential properties that are 90 days or more past due divided by the sum of the outstanding balances, gross of unearned income, of the same commercial real estate loan categories.

*Commercial Real Estate Loans—
Nonaccrual
(Percent of Commercial Real Estate
Loans)*

Nonaccrual commercial real estate loans consisting of construction and land development loans and real estate loans secured by multifamily residential properties and nonfarm nonresidential properties divided by the sum of the outstanding balances, gross of unearned income, of the same commercial real estate loan categories.

*Construction and Land Development—
90 Days and over Past Due
(Percent of Construction and Land
Development Loans)*

Construction and land development loans that are 90 days or more past due divided by the outstanding balance of construction and land development loans, gross of unearned income.

*Construction and Land Development—
Nonaccrual
(Percent of Construction and Land
Development Loans)*

Construction and land development loans in nonaccrual status divided by the outstanding balance of construction and land development loans, gross of unearned income.

*Multifamily—90 Days and over
Past Due
(Percent of Multifamily Real Estate
Loans)*

Real estate loans secured by multifamily residential properties that are 90 days or more past due divided by the outstanding balance of real estate loans secured by multifamily residential properties, gross of unearned income.

*Multifamily—Nonaccrual
(Percent of Multifamily Real Estate
Loans)*

Nonaccrual real estate loans secured by multifamily residential properties divided by the outstanding balance of real estate loans secured by multifamily residential properties, gross of unearned income.

*Nonfarm Nonresidential—
90 Days and over Past Due
(Percent of Nonfarm Nonresidential
Loans)*

Real estate loans secured by nonfarm nonresidential properties that are 90 days or more past due divided by the outstanding balance of real estate loans secured by nonfarm nonresidential properties, gross of unearned income.

*Nonfarm Nonresidential—Nonaccrual
(Percent of Nonfarm Nonresidential
Loans)*

Nonaccrual real estate loans secured by nonfarm nonresidential properties divided by the outstanding balance of real estate loans secured by nonfarm nonresidential properties, gross of unearned income.

*Real Estate Loans Secured by
Farmland—90 Days and over Past Due
(Percent of Real Estate Loans Secured
by Farmland)*

Real estate loans secured by farmland that are 90 days or more past due divided by the outstanding balance of real estate loans secured by farmland, gross of unearned income.

*Real Estate Loans Secured by
Farmland—Nonaccrual
(Percent of Real Estate Loans Secured
by Farmland)*

Nonaccrual real estate loans secured by farmland divided by the outstanding balance of real estate loans secured by farmland, gross of unearned income.

*Credit Card Loans—
90 Days and over Past Due
(Percent of Credit Card Loans)*

Credit cards and related plans, including check credit and other revolving credit plans, on which interest or principal is due and unpaid for 90 days or more divided by the outstanding balance of credit card loans, gross of unearned income.

*Credit Card Loans—Nonaccrual
(Percent of Credit Card Loans)*

Nonaccrual credit cards and related plans including check credit and other revolving credit plans divided by the outstanding balance of credit card loans, gross of unearned income.

**90 Days and over Past Due Plus
Nonaccrual Loans and Leases
Plus Real Estate Acquired as
Percent of**

*(90 Days and over Past Due Plus
Nonaccrual Loans and Leases Plus
Real Estate Acquired as Percent of)
Total Assets*

The sum of loans and leases that are 90 days or more past due or in nonaccrual status and real estate acquired in satisfaction of debt previously contracted divided by total assets.

*(90 Days and over Past Due Plus
Nonaccrual Loans and Leases Plus
Real Estate Acquired as Percent of)
Allowance for Loan and Lease Losses*

The sum of loans and leases that are 90 days or more past due or in nonaccrual status and real estate acquired in satisfaction of debt previously contracted divided by the allowance for loan and lease losses including the allocated transfer risk reserve.

*(90 Days and over Past Due Plus
Nonaccrual Loans and Leases Plus
Real Estate Acquired as Percent of)
Equity Capital Plus Allowance for
Credit Losses*

The sum of loans and leases that are 90 days or more past due or in

nonaccrual status and real estate acquired in satisfaction of debt previously contracted divided by the sum of equity capital and allowance for credit losses.

(90 Days and over Past Due Plus Nonaccrual Loans and Leases Plus Real Estate Acquired as Percent of Tier 1 Capital Plus Allowance for Credit Losses

The sum of loans and leases that are 90 days or more past due or in non-

accrual status and real estate acquired in satisfaction of debt previously contracted divided by the sum of Tier 1 capital and allowance for credit losses.

(90 Days and over Past Due Plus Nonaccrual Loans and Leases Plus Real Estate Acquired as Percent of Loans and Leases Plus Real Estate Acquired

The sum of loans and leases that are 90 days or more past due or in non-

accrual status and real estate acquired in satisfaction of debt previously contracted divided by the sum of loans and leases, net of unearned income, and real estate acquired in satisfaction of debt previously contracted.

1234567 SAMPLE BANK HOLDING COMPANY
 RICHMOND VA FR DIS: 5
 ASSETS: 14,758,617 PEER: 01

RISK-BASED CAPITAL

PAGE 14

RISK-BASED CAPITAL (\$000)	mmmm yyyy			mmmm yyyy			yyyy			yyyy			yyyy		
COMMON EQUITY	1,139,543			1,068,315			1,111,385			1,063,870			1,043,071		
QUAL PERPETUAL PREFERRED STOCK	100,000			100,000			100,000			100,000			0		
MINORITY INTEREST, EXCL TRUST PREFERRED STK	5,824			7,486			5,758			9,307			2,961		
PERMANENT CORE CAPITAL	1,245,367			1,175,801			1,217,143			1,173,177			1,046,032		
LESS: GOODWILL	158,424			67,109			161,028			66,035			59,690		
LESS: NONGRANDFATHERED IDENT INTANG ASTS	18,845			20,236			19,194			2,312			523		
LESS: EXCESS MORTGAGE SERV ASTS AND PCCR	541			565			151			526			195		
LESS: DEFERRED TAX ASTS IN EXC OF REG LIMIT	0			0			0			0			0		
TIER 1 CAPITAL	1,067,557			1,087,891			1,036,770			1,104,304			985,624		
QUAL PERPETUAL PREFERRED STOCK	0			0			0			0			0		
QUAL SUBORDINATED DEBT & INTERM PFD STOCK	118,767			118,719			118,755			118,707			118,658		
PERPETUAL DEBT, NET MCS & QUAL LT PFD STOCK	0			0			0			0			0		
QUAL ALLOWANCE FOR CREDIT LOSSES	137,653			130,869			139,371			131,024			120,226		
TIER 2 CAPITAL	256,420			249,588			258,126			249,731			238,884		
TIER 3 CAPITAL	0			NA			NA			NA			NA		
TOTAL RB CAPITAL BEFORE DEDUCTIONS	1,323,976			1,337,478			1,294,896			1,354,035			1,224,508		
LESS: RECIPROCAL CAPITAL HOLDINGS	0			0			0			0			0		
LESS: INV IN UNCONS BKG & FIN SUBS	2,089			0			1,866			0			0		
TOTAL RISK-BASED CAPITAL	1,321,887			1,337,478			1,293,030			1,354,035			1,224,508		
RISK-WEIGHTED ASSETS (\$000):															
ON-BALANCE-SHEET RISK ASSETS															
RISK ASSETS WEIGHTED AT 20%	661,402			744,277			736,860			755,873			721,344		
RISK ASSETS WEIGHTED AT 50%	1,325,886			1,271,558			1,326,994			1,270,056			1,214,746		
RISK ASSETS WEIGHTED AT 100%	7,270,154			6,666,401			7,279,852			6,578,289			6,029,145		
TOTAL ON-B/S RISK-WEIGHTED ASSETS	9,257,442			8,682,236			9,343,706			8,604,218			7,965,235		
OFF-BALANCE-SHEET RISK ASSETS															
CREDIT EQUIV WEIGHTED AT 20%	0			0			0			0			0		
CREDIT EQUIV WEIGHTED AT 50%	290,989			324,146			309,836			331,772			187,772		
CREDIT EQUIV WEIGHTED AT 100%	1,483,480			1,484,122			1,515,782			1,548,760			1,465,766		
TOTAL OFF-B/S RISK-WEIGHTED ASSETS	1,774,469			1,808,268			1,825,618			1,880,532			1,653,538		
MARKET RISK EQUIVALENT ASSETS															
LESS: EXCESS MSA, PCCR & ID INTAN ASTS	19,386			20,801			19,345			2,838			718		
LESS: NET UNRLZD LOSS ON MKTABLE EQ SEC	313			221			337			0			0		
LESS: DEFERRED TAX ASTS IN EXC OF REG LIMIT	0			0			0			0			0		
GROSS RISK-WEIGHTED ASSETS	11,012,212			10,469,482			11,149,642			10,481,912			9,618,055		
LESS: EXCESS ALLOW FOR CREDIT LOSSES	37,541			39,190			34,991			36,771			31,753		
LESS: ALLOC TRANSFER RISK RESERVE	0			0			0			0			0		
NET RISK-WEIGHTED ASSETS	10,974,670			10,430,291			11,114,651			10,445,141			9,586,302		
MEMORANDA:															
ON-BALANCE-SHEET ASTS WITH 0% WEIGHT	1,544,361			1,159,395			1,389,267			1,213,288			1,233,713		
OFF-B/S ASTS(CR EQUIV) WITH 0% WEIGHT	0			0			0			0			0		
CREDIT EQUIV OF OFF-B/S DERIV CONTR	34,869			10,132			44,673			9,903			11,881		
MORTGAGE SERVICING ASSETS	7,708			5,652			2,955			5,257			1,946		
PURCHASED CREDIT CARD RELATIONSHIPS	0			0			0			0			0		
ALL OTHER IDENTIFIABLE INTANG ASSETS	38,369			42,422			39,383			25,164			26,037		
CAPITAL RATIOS															
	BHC	PEER	01 PCT	BHC	PEER	01 PCT	BHC	PEER	01 PCT	BHC	PEER	01	BHC	PEER	01
TIER 1 LEVERAGE RATIO	7.41	7.40	57	7.79	7.63	60	7.21	7.42	45	7.98	7.51		7.84	7.05	
TIER 1 RBC RATIO	9.73	9.41	62	10.43	9.80	65	9.33	9.37	59	10.57	9.68		10.28	9.60	
TOTAL RISK-BASED CAPITAL RATIO	12.04	12.68	42	12.82	13.31	49	11.63	12.59	27	12.96	13.14		12.77	13.08	
TANGIBLE TIER 1 LEVERAGE RATIO	7.24	7.00	52	7.61	7.24	65	7.07	7.01	50	7.80	7.16		7.64	6.77	
TANGIBLE COMMON EQ CAP/TAN ASSETS	6.45	6.01	57	6.82	6.07	65	6.18	5.99	54	6.97	6.37		7.37	6.50	

Risk-Based Capital

BHCPR page 14 presents the risk-based capital ratios and the components of total risk-based capital and risk-weighted assets for bank holding companies with consolidated assets of \$150 million or more. In addition, this page provides information on the total amounts of balance sheet and off-balance-sheet items that are assigned to the zero percent credit risk category, the credit equivalent amounts of off-balance-sheet derivative contracts, and the amounts of market risk equivalent assets.

For a complete description of the Federal Reserve Board's risk-based capital adequacy guidelines for bank holding companies, please refer to Appendices A and E of Regulation Y, 12 C.F.R. 225. Risk-based capital data provided on this page are derived primarily from Schedules HC, HC-I, and HC-IC of the FR Y-9C report form. (See Appendix F.)

Risk-Based Capital (\$000)

Common Equity

Stockholders' equity minus the sum of perpetual preferred stock (net of treasury stock in the form of perpetual preferred stock), net unrealized holding gains (losses) on available-for-sale securities, and net unrealized loss on equity securities with readily determinable fair values (net of tax effect).

Qualifying Perpetual Preferred Stock (for Tier 1 Capital)

The sum of noncumulative perpetual preferred stock, cumulative perpetual preferred stock deemed by the Federal Reserve Board to be Tier 1 capital, and cumulative preferred stock (trust preferred stock) reported in minority interest in consolidated subsidiaries. The amount of cumulative perpetual preferred stock that can qualify for Tier 1 capital is limited to one-third of the sum of common equity, minority interest in consoli-

dated subsidiaries (excluding trust preferred stock), and noncumulative perpetual preferred stock.

Minority Interest in Consolidated Subsidiaries, Excluding Trust Preferred Stock

The portion of the subsidiaries' equity accounts that must be allocated by the bank holding company to minority shareholders of such subsidiaries minus cumulative preferred stock (or trust preferred stock) included in minority interest.

Permanent Core Capital

The sum of common equity, non-cumulative perpetual preferred stock, cumulative perpetual preferred stock that qualifies for Tier 1 capital, and minority interest in consolidated subsidiaries, net of trust preferred stock.

Goodwill

The unamortized amount of goodwill, which is the excess of cost over the fair values of tangible assets and identifiable intangible assets acquired less the fair value of liabilities assumed in a business combination that was accounted for as a purchase.

Nongrandfathered Other Identifiable Intangible Assets

The unamortized amount of other specifically identifiable intangible assets other than goodwill, mortgage servicing assets, and purchased credit card relationships (e.g., core deposit intangibles, favorable leasehold rights, and organization costs) minus the portion recorded on the consolidated bank holding company's balance sheet on or before February 19, 1992.

Excess Mortgage Servicing Assets and Purchased Credit Card Relationships

The sum of: (1) the excess of the book value of mortgage servicing assets

(MSAs) over the amount eligible for Tier 1 capital, (2) the excess of the book value of purchased credit card relationships (PCCRs) over the amount eligible for Tier 1 capital, and (3) the excess of the amount of eligible (for Tier 1 capital) MSAs and PCCRs over the aggregate regulatory limit which is 50% of permanent core capital, net of goodwill and other identifiable intangible assets.

Mortgage servicing assets result from acquiring contracts to service loans secured by real estate. The amount of MSAs eligible for Tier 1 capital is based on the lowest of the following amounts: the book value of MSAs, 90 percent of the fair market value of MSAs, or 50 percent of permanent core capital, net of goodwill and other identifiable intangible assets.

PCCRs generally arise from payments in excess of the value of purchased credit card receivables. PCCRs are also associated with the right to provide credit card services to credit cardholders. The amount of PCCRs eligible for Tier 1 capital, is determined by whichever is the lowest of the following: the book value of the PCCRs, the discounted value of the PCCRs, 90 percent of the fair market value of the PCCRs, or 25 percent of permanent core capital (net of goodwill and other identifiable intangible assets).

Deferred Tax Assets in Excess of the Regulatory Capital Limit

The amount of deferred tax assets (net of any valuation allowance) in excess of the lesser of a) deferred tax assets that depend on future taxable income that is expected to be realized within one year of the quarter-end report date based on the BHC's projected future taxable income for that year or b) ten percent of the BHC's Tier 1 capital (net of goodwill and all identifiable intangible assets other than mortgage servicing assets and purchased credit card relationships, but before deducting any disallowed deferred tax assets).

Tier 1 Capital

The sum of common equity, non-cumulative perpetual preferred stock, cumulative perpetual preferred stock that qualifies as Tier 1 capital, and minority interest in consolidated subsidiaries (excluding trust preferred stock) less the sum of goodwill, excess MSAs and PCCRs, nongrandfathered other identifiable intangible assets, and deferred tax assets in excess of the regulatory capital limit.

(Note: Prior to December 1995, data on excess deferred tax assets are not available.)

Qualifying Perpetual Preferred Stock (for Tier 2 Capital)

The sum of auction rate preferred stock and the excess of cumulative perpetual preferred stock over the amount deemed by the Federal Reserve to be eligible for Tier 1 capital.

Qualifying Subordinated Debt and Intermediate-Term Preferred Stock

The discounted amount of subordinated debt and intermediate-term preferred stock, which must not exceed 50 percent of Tier 1 capital. The discount factors applied to subordinated debt, unsecured long-term debt that qualified as secondary capital when issued prior to March 1988, and intermediate-term preferred stock, including the portion dedicated to retire or redeem mandatory convertible securities, are: 100 percent for maturities over 5 years, 80 percent for maturities 4 to less than 5 years, 60 percent for maturities 3 to less than 4 years, 40 percent for maturities 2 to less than 3 years, and 20 percent for maturities 1 to less than 2 years.

Perpetual Debt, Net Mandatory Convertible Securities, and Qualifying Long-Term Preferred Stock

Total perpetual debt, undedicated portions of mandatory convertible securities, and long-term preferred stock with an original maturity of

20 years or more that qualify for supplementary capital, after discounting. Bank holding companies use the following quantitative factors to discount long-term preferred stock: 100 percent for maturities over 5 years, 80 percent for maturities 4 to less than 5 years, 60 percent for maturities 3 to less than 4 years, 40 percent for maturities 2 to less than 3 years, and 20 percent for maturities 1 to less than 2 years.

Qualifying Allowance for Credit Losses

The amount of allowance for credit losses, excluding the allocated transfer risk reserve. The limit on the amount of allowance for loan and lease losses that qualifies for Tier 2 capital is 1.25 percent of gross risk-weighted assets.

Tier 2 Capital

The sum of qualifying subordinated debt, intermediate-term preferred stock, and unsecured long-term debt including the dedicated portion of mandatory convertible securities, perpetual preferred stock qualifying for Tier 2 capital, perpetual debt, net mandatory convertible securities, long-term limited-life preferred stock qualifying for Tier 2 capital, and allowance for credit losses eligible for Tier 2 capital. (Note: Tier 2 capital cannot exceed Tier 1 capital.)

Tier 3 Capital

The amount of qualifying subordinated debt of bank holding companies that are subject to the market risk guidelines pursuant to 12 C.F.R. 225, Appendix E.

Total Risk-Based Capital before Deductions

The sum of Tier 1 capital and Tier 2 capital, and where applicable, Tier 3 capital.

Reciprocal Capital Holdings

Reciprocal holdings of banking organizations' capital instruments that qualify for Tier 1 or Tier 2 capi-

tal including common stockholders' equity, cumulative and noncumulative perpetual preferred stock, hybrid capital instruments, perpetual debt, mandatory convertible securities, subordinated debt and intermediate-term preferred stock with original weighted average maturity of 5 years or more, and long-term preferred stock with original weighted average maturity of 20 years or more.

Investment in Unconsolidated Banking and Finance Subsidiaries

Amount of investments (equity and debt capital instruments) by the parent holding company or its direct or indirect subsidiaries in banking and finance subsidiaries, whose financial statements are not consolidated for accounting or regulatory purposes.

Total Risk-Based Capital

Total risk-based capital before deductions minus the sum of reciprocal holdings of banking organizations' capital instruments and capital investments in unconsolidated banking and finance subsidiaries or associated companies controlled by the banking organization. For certain BHCs, this ratio reflects capital charges for certain market risks.

Risk-Weighted Assets

On-Balance-Sheet Risk Assets Weighted at 20%

Gross assets reported in Schedule HC-I of the FR Y-9C that are weighted at 20 percent.

On-Balance-Sheet Risk Assets Weighted at 50%

Gross assets reported in Schedule HC-I of the FR Y-9C that are weighted at 50 percent.

On-Balance-Sheet Risk Assets Weighted at 100%

Gross assets reported in Sche-

dule HC-I of the FR Y-9C that are weighted at 100 percent.

Total On-Balance-Sheet Risk-Weighted Assets

The sum of gross on-balance-sheet assets that are risk-weighted at 20 percent, 50 percent, or 100 percent.

Credit Equivalent of Off-Balance-Sheet Risk Assets Weighted at 20%

The amount of off-balance-sheet assets to which the appropriate credit conversion factors (20 percent, 50 percent, or 100 percent) have been applied and risk-weighted at 20 percent less the full amount of risk participation in bankers acceptances conveyed to banks (line 2b of Schedule HC-I, Part II, in Appendix F).

Credit Equivalent of Off-Balance-Sheet Risk Assets Weighted at 50%

The amount of off-balance-sheet assets to which the appropriate credit conversion factors (20 percent, 50 percent, or 100 percent) have been applied and risk-weighted at 50 percent.

Credit Equivalent of Off-Balance-Sheet Risk Assets Weighted at 100%

The amount of off-balance-sheet assets to which the appropriate credit conversion factors (20 percent, 50 percent, or 100 percent) have been applied and risk-weighted at 100 percent.

Total Off-Balance-Sheet Risk-Weighted Assets

Credit equivalent amounts of off-balance-sheet transactions that are risk-weighted at 20 percent, 50 percent, or 100 percent.

Market Risk Equivalent Assets

The amount of the bank holding company's measure for market risk (as computed using its internal model) multiplied by 12.5. Specific instructions on the calculation of the measure for market risk can

be found in the Federal Reserve's capital guidelines.

Excess Mortgage Servicing Assets, Purchased Credit Card Relationships, and Other Identifiable Intangible Assets

The sum of excess MSAs and PCCRs and nongrandfathered other identifiable intangible assets.

Net Unrealized Loss on Marketable Equity Securities

Net unrealized holding loss on available-for-sale equity securities with readily determinable fair values, net of tax effects. Prior to the March 1994 quarter, this line item displays an "NA."

Deferred Tax Assets in Excess of the Regulatory Capital Limit

See the definition above. The amount of deferred tax assets in excess of the regulatory capital limit is not included in risk-weighted assets for risk-based capital purposes.

Gross Risk-Weighted Assets

The sum of gross on-balance-sheet risk-weighted assets, off-balance-sheet risk-weighted assets and market risk equivalent assets minus the sum of excess MSAs and PCCRs, net unrealized loss on marketable equity securities, nongrandfathered other identifiable intangible assets, and deferred tax assets in excess of the regulatory capital limit.

(Note: Prior to December 1995, data on excess deferred tax assets are not available.)

Excess Allowance for Credit Losses

The excess amount of allowance for credit losses over 1.25 percent of gross risk-weighted assets.

Allocated Transfer Risk Reserve

The required reserve for allocated transfer risk as specified in Section 905(a) of the International Lending Supervision Act of 1983, in the agency regulations implementing the

Act (Subpart D of Federal Reserve Regulation K, Part 351 of the Federal Deposit Insurance Corporation's Rules and Regulations, and Part 20 of the Office of the Comptroller of the Currency's Regulations) and in any guidelines, letters, or instructions issued by the agencies.

Net Risk-Weighted Assets

Gross risk-weighted assets minus the sum of the allocated transfer risk reserve and excess allowance for loan and lease losses. For certain BHCs, this line item reflects capital charges for certain market risks.

Memoranda

On-Balance-Sheet Assets with 0% Weight

Gross assets reported in Schedule HC-I of the FR Y-9C, which have been assigned a credit risk weight of (but not multiplied by) zero percent.

Off-Balance-Sheet Assets (Credit Equivalent) with 0% Weight

The amount of off-balance-sheet assets to which the appropriate credit conversion factors have been applied (20 percent, 50 percent, or 100 percent) weighted at zero percent.

Credit Equivalent of Off-Balance-Sheet Derivative Contracts

The sum (as reported by the bank holding company on the FR Y-9C, Schedule HC-I, Part II, item 10, Columns A through C) of the current exposure or replacement cost and an estimate of the potential future credit exposure over the remaining life of derivative contracts (interest rate contracts, including basis swaps, foreign exchange contracts, equity derivative contracts, and commodity and other contracts).

Current exposure refers to the positive mark-to-market dollar value of each contract. If the mark-to-market value is zero or negative, then the current exposure equals zero.

With regard to off-balance-sheet contracts subject to bilateral netting arrangements (involving a single counterparty), however, the Federal Reserve Board's risk-based capital guidelines (that took effect on October 1995) allow positive mark-to-market values to be offset by negative mark-to-market values, thus resulting in a "net current exposure" with a minimum value of zero. "Gross current exposure" refers to the sum of the current exposures of all individual contracts with positive mark-to-market values.

The potential future credit exposure of off-balance-sheet derivative contracts, including contracts with a negative mark-to-market value, is calculated by multiplying the notional principal amount of each contract by a credit conversion factor. Tabulated below are conversion factors by type of contract and remaining maturity:

Conversion Factors

Type of Contract	Remaining Maturity		
	1 Year or Less	Over 1-5 Years	Over 5 Years
Interest Rate	0.0%	0.5%	1.5%
Exchange rate and gold	1.0	5.0	7.5
Equity	6.0	8.0	10.0
Commodity, excluding precious metals	10.0	12.0	15.0
Precious metal except gold	7.0	7.0	8.0

For derivative contracts subject to bilateral netting, the aggregate sum of the above weighted notional principal amounts represents the gross potential future exposure (A_{gross}). Together with NGR (the ratio of net current exposure to the gross current exposure), A_{gross} provides the basis for calculating an adjusted add-on amount (A_{net} in the formula below) which determines the net potential future exposure of derivative contracts subject to bilateral netting.

$$A_{net} = (0.4 \times A_{gross}) + [0.6(NGR \times A_{gross})]$$

Prior to the December 1995 reporting period, the applicable conversion factors were as follows:

Type of Contract	Remaining Maturity	
	1 Year or Less	Over 1 Year
Interest Rate	0.0%	0.5%
Exchange rate, gold, other precious metals, other commodity, and equity contracts	1.0	5.0

Mortgage Servicing Assets

The unamortized cost of acquiring contracts to service loans secured by real estate.

Purchased Credit Card Relationships

The unamortized amount of purchased credit card relationships arising from the purchase of existing credit card receivables along with the right to provide credit card services to those customers.

All Other Identifiable Intangible Assets

The unamortized amount of other specifically identifiable intangible assets including core deposit intangibles, favorable leasehold rights, and organization costs.

Capital Ratios

Tier 1 Leverage Ratio

Tier 1 capital divided by average assets for the latest quarter (as reported in Schedule HC-E of the FR Y-9C), net of intangible assets ineligible for Tier 1 capital (goodwill, excess MSAs and PCCRs and nongrandfathered other identifiable intangible assets) and deferred tax assets in excess of the regulatory capital limit. For certain BHCs, this ratio reflects capital charges for certain market risks.

(Note: Prior to December 1995, data on excess deferred tax assets are not available. Moreover, net unrealized losses on marketable equity securi-

ties are deducted from average assets from March 1994 to December 1994.

Tier 1 Risk-Based Capital Ratio

The difference between Tier 1 capital and 50 percent of investments in unconsolidated banking and finance subsidiaries divided by risk-weighted assets. If half (50 percent) of the investments in unconsolidated banking and finance subsidiaries exceeds Tier 2 capital, then the excess constitutes an additional amount to be deducted from Tier 1 capital. For certain BHCs, this ratio reflects capital charges for certain market risks.

Total Risk-Based Capital Ratio

Total risk-based capital divided by risk-weighted assets. For certain BHCs, this ratio reflects capital charges for certain market risks.

Tangible Tier 1 Leverage Ratio

The sum of common equity, non-cumulative perpetual preferred stock, cumulative perpetual preferred stock that qualifies for Tier 1 capital, and minority interest in consolidated subsidiaries (including trust preferred stock), net of total intangible assets and deferred tax assets in excess of the regulatory limit, divided by average assets for the latest quarter (as reported in Schedule HC-E of the FR Y-9C report form), net of total intangible assets and deferred tax assets in excess of the regulatory limit. Tangible tier 1 leverage ratios calculated in 1994, however, reflect the deduction of net unrealized losses on marketable equity securities from the denominator.

(Note: Prior to December 1995, data on excess deferred tax assets are not available.)

Tangible Common Equity Capital/Tangible Assets

Equity capital minus the sum of perpetual preferred stock (net of related treasury stock) and intangible assets, divided by total assets, net of intangible assets.

1234567 SAMPLE BANK HOLDING COMPANY
 RICHMOND VA FR DIS: 5
 ASSETS: 14,758,617 PEER: 01

FOREIGN ACTIVITIES

PAGE 15

SELECTED BALANCE SHEET ITEMS (\$000)	mmmm yyyy			mmmm yyyy			yyyy			yyyy			yyyy		
LOANS AND LEASES															
REAL ESTATE LOANS	624,376			563,845			615,769			589,817			406,913		
COMMERCIAL AND INDUSTRIAL LOANS	1,024,200			1,036,621			1,122,067			992,386			515,458		
LOANS TO DEPOSITORY INSTITUTIONS	150,260			162,554			128,322			162,413			188,824		
LOANS TO FOREIGN GOVTS AND INST	414			0			427			0			249		
LOANS TO INDIVIDUALS	235,966			212,096			235,116			209,300			162,654		
AGRICULTURAL LOANS	3,076			295			68			74			112		
OTHER FOREIGN LOANS	219,709			168,376			161,160			161,247			193,548		
TOTAL FOREIGN LOANS	2,258,001			2,143,787			2,262,929			2,115,237			1,467,758		
LEASE FINANCING RECEIVABLES	79,283			84,809			75,989			87,524			25,435		
TOTAL FOREIGN LOANS AND LEASES	2,337,284			2,228,596			2,338,918			2,202,761			1,493,193		
SECURITIES															
DEBT SECURITIES	119,287			147,434			124,021			105,869			55,292		
EQUITY SECURITIES	1,529			488			1,153			0			0		
TOTAL FOREIGN SECURITIES	120,816			147,922			125,174			105,869			55,292		
INTEREST-BEARING BANK BALANCES	420,164			553,588			326,009			611,721			770,864		
TOTAL SELECTED FOREIGN ASSETS	2,878,264			2,930,106			2,790,101			2,920,351			2,319,349		
DEPOSITS															
INTEREST-BEARING DEPOSITS	2,027,625			2,447,826			2,126,485			2,440,107			1,593,973		
NON-INTEREST-BEARING DEPOSITS	571,028			292,076			569,347			270,905			235,813		
TOTAL FOREIGN DEPOSITS	2,598,653			2,739,902			2,695,832			2,711,012			1,829,786		
STANDBY LETTERS OF CREDIT	30,386			78,516			44,183			59,067			35,495		
ANALYSIS RATIOS	BHC	PEER	01 PCT	BHC	PEER	01 PCT	BHC	PEER	01 PCT	BHC	PEER	01	BHC	PEER	01
STDBY LC / TOTAL LOANS AND LS	1.30	123.85	30	3.52	225.20	35	1.89	247.83	33	2.68	117.25		2.38	82.21	
YIELD OR COST:															
FOREIGN LOANS	7.70	4.09	81	7.04	4.42	74	7.12	3.98	75	7.57	4.30		8.91	4.40	
INTEREST-BEARING BALANCES	9.45	17.81	75	7.91	4.67	88	7.21	5.95	73	6.74	5.35		4.73	7.12	
FOREIGN SECURITIES:															
DEBT SECURITIES	10.74	7.66	95	5.50	6.61	26	10.95	8.05	91	5.20	7.54		4.99	8.20	
EQUITY SECURITIES	0.00	9.21	26	0.00	8.87	26	0.00	6.80	23	NA	4.88		NA	4.82	
INTEREST-BEARING DEPOSITS	5.92	5.22	90	5.25	5.19	62	5.31	5.47	41	5.37	5.42		6.44	6.03	
NET LOSSES AS A PERCENT OF															
FOREIGN LOANS AND LEASES BY TYPE:															
REAL ESTATE LOANS	0.03	0.48	25	NA	4.41	NA	NA	0.93	NA	NA	0.45		NA	0.52	
COMMERCIAL AND INDUSTRIAL LOANS	1.72	1.40	60	NA	0.62	NA	0.13	0.39	38	0.03	0.12		NA	0.96	
FOREIGN GOVERNMENTS AND INST	0.00	-0.04	51	NA	-1.45	NA	0.00	-0.42	63	NA	-1.47		-4.42	-0.71	
LEASES	NA	0.35	NA	NA	NA	NA	NA	0.39	NA	NA	10.32		NA	0.10	
GROWTH RATES															
NET LOANS AND LEASES	4.88	78.49	33	42.48	382.75	69	6.18	316.84	40	47.52	186.99		5.14	77.51	
TOTAL SELECTED ASSETS	-1.77	44.19	35	31.13	56.09	63	-4.46	47.95	36	25.91	33.74		5.39	346.73	
DEPOSITS	-5.16	32.83	28	61.45	18.46	78	-0.56	86.15	10	48.16	5.62		4.80	-0.25	

Foreign Activities

BHCPR page 15 provides information about a bank holding company's activities in foreign offices, Edge Act subsidiaries, or International Banking Facilities (IBFs). This report page presents the dollar volume of selected types of foreign assets and liabilities and the growth rates of foreign loans and leases, selected assets, and deposits. Foreign loans and leases are loans to non-U.S. addressees or are obtained by deducting the loans made in domestic offices from the consolidated loan balance.

Selected Balance Sheet Items (\$000)

Real Estate Loans

Consolidated real estate loans minus domestic real estate loans.

Commercial and Industrial Loans

Loans for commercial and industrial purposes to non-U.S. addressees (domicile), which are sole proprietorships, partnerships, corporations, and other business enterprises.

Loans to Depository Institutions

Loans to U.S. and foreign branches of banks chartered and headquartered in a foreign country.

Loans to Foreign Governments and Institutions

Loans to governments in foreign countries, to their official institutions, and to international and regional institutions.

Loans to Individuals

Consolidated loans to individuals minus domestic loans to individuals.

Agricultural Loans

Consolidated agricultural loans minus domestic agricultural loans.

Other Foreign Loans

Consolidated other loans minus domestic other loans.

Total Foreign Loans

The sum of real estate loans in foreign offices, commercial and industrial loans to non-U.S. addressees, loans to non-U.S. depository institutions, loans to foreign governments and official institutions, loans to individuals in foreign offices, and agricultural and other loans in foreign offices. (Note: This total represents the loan balance before deducting unearned income.)

Lease Financing Receivables

Outstanding receivable balances related to direct financing and leases on property acquired for leasing to non-U.S. addressees.

Total Foreign Loans and Leases

The sum of total foreign loans before deducting unearned income and foreign lease financing receivables.

Debt Securities

Debt securities issued by non-U.S. chartered corporations, foreign governments, or special international organizations. These securities are valued at amortized cost if classified as held-to-maturity or at fair value if classified as available-for-sale.

Equity Securities

The fair value of equity securities issued by non-U.S. chartered corporations, foreign governments, or special international organizations.

Total Foreign Securities

The sum of foreign debt and equity securities.

Interest-Bearing Bank Balances

Total interest-bearing balances due from depository institutions and foreign central banks that are held in

the BHC's foreign offices, Edge or Agreement subsidiaries, IBFs, or consolidated subsidiaries located outside the fifty states of the United States and the District of Columbia.

Total Selected Foreign Assets

The sum of foreign loans and leases, foreign debt and equity securities, and interest-bearing balances in foreign offices, Edge or Agreement subsidiaries, and IBFs.

Interest-Bearing Deposits

Interest-bearing deposits in foreign offices, Edge or Agreement subsidiaries, and IBFs.

Non-Interest-Bearing Deposits

Non-interest-bearing deposits in foreign offices, Edge or Agreement subsidiaries, and IBFs.

Total Foreign Deposits

Foreign interest-bearing and non-interest-bearing deposits.

Standby Letters of Credit

Outstanding standby letters of credit and foreign office guarantees to non-U.S. addressees.

Analysis Ratios

Standby Letters of Credit/Total Loans and Leases

Standby letters of credit to non-U.S. addressees divided by total foreign loans and leases, net of unearned income.

Yield or Cost

(Yield on) Foreign Loans

Interest and fee income on loans in foreign offices, Edge or Agreement subsidiaries, and IBFs divided by average foreign loans.

(Yield on) Interest-Bearing Balances

Interest income on balances due from depository institutions in foreign offices, Edge or Agreement subsidiaries, and IBFs divided by average interest-bearing balances in foreign offices, Edge and Agreement subsidiaries, and IBFs.

(Yield on) Foreign Debt Securities

Interest income on foreign debt securities divided by the average amortized cost of foreign debt securities.

(Yield on) Foreign Equity Securities

Dividend income on foreign equity securities divided by the average amortized cost of foreign equity securities.

(Cost of) Interest-Bearing Deposits

Interest expense on foreign deposits divided by (four-point) average foreign interest-bearing deposits.

Net Losses as a Percent of Foreign Loans and Leases by Type

*(Net Losses as a Percent of)
Real Estate Loans*

Charge-offs less recoveries on real estate loans to non-U.S. addressees (annualized) divided by real estate loans to non-U.S. addressees.

*(Net Losses as a Percent of)
Commercial and Industrial Loans*

Charge-offs less recoveries on commercial and industrial loans to non-U.S. addressees (annualized) divided by commercial and industrial loans to non-U.S. addressees.

*(Net Losses as a Percent of)
Foreign Governments and Institutions*

Charge-offs less recoveries on loans to foreign governments and institutions (annualized) divided by loans to foreign governments and institutions.

*(Net Losses as a Percent of)
Leases*

Charge-offs less recoveries on lease financing receivables to non-U.S. addressees (annualized) divided by lease financing receivables to non-U.S. addressees.

Growth Rates

This section presents the percentage changes for foreign loans and leases (net of unearned income, allowance for loan and lease losses, and allocated transfer risk reserve), selected foreign assets, and foreign deposits. (See the description of Growth Rates on page 2-4.)

1234567 SAMPLE BANK HOLDING COMPANY
 RICHMOND VA FR DIS: 5
 ASSETS: 14,758,617 PEER: 01

PARENT COMPANY INCOME STATEMENT (\$000)

PAGE 16

	mm yyyy	mm yyyy	yyyy	yyyy	yyyy	PERCENT 1-YR	CHANGE 5-YR
OPERATING INCOME							
INCOME FROM BANK SUBSIDIARIES	22,514	16,793	106,835	111,580	50,485	34.1	144.6
DIVIDENDS	19,967	14,442	97,103	106,165	44,426	38.3	128.0
INTEREST	2,547	2,351	9,732	5,415	6,059	8.3	473.7
MANAGEMENT AND SERVICE FEES	0	0	0	0	0	NA	NA
OTHER INCOME	0	0	0	0	0	NA	NA
INCOME FROM NONBANK SUBSIDIARIES	7,064	2,500	14,255	15,000	7,000	182.6	460.6
DIVIDENDS	7,000	2,500	14,000	15,000	7,000	180.0	677.8
INTEREST	64	0	255	0	0	NA	-82.2
MANAGEMENT AND SERVICE FEES	0	0	0	0	0	NA	NA
OTHER INCOME	0	0	0	0	0	NA	NA
INCOME FROM SUBSIDIARY BHCS	0	0	0	0	0	NA	NA
DIVIDENDS	0	0	0	0	0	NA	NA
INTEREST	0	0	0	0	0	NA	NA
MANAGEMENT AND SERVICE FEES	0	0	0	0	0	NA	NA
OTHER INCOME	0	0	0	0	0	NA	NA
TOTAL INCOME FROM SUBSIDIARIES	29,578	19,293	121,090	126,580	57,485	53.3	182.7
SECURITIES GAINS (LOSSES)	-100	890	1,604	804	165	NA	NA
OTHER OPERATING INCOME	813	572	1,818	1,919	959	42.1	184.3
TOTAL OPERATING INCOME	30,291	20,755	124,512	129,303	58,609	46.0	181.9
OPERATING EXPENSES							
PERSONNEL EXPENSES	123	765	1,676	1,047	1,182	-83.9	-35.3
INTEREST EXPENSE	5,786	4,007	19,691	8,036	7,110	44.4	277.4
OTHER EXPENSES	2,203	1,257	7,765	4,905	4,835	75.3	35.6
PROVISION FOR CREDIT LOSSES	0	0	0	0	0	NA	NA
PROVISION FOR ALLOCATED TRANSFER RISK	0	0	0	0	0	NA	NA
TOTAL OPERATING EXPENSES	8,112	6,029	29,132	13,988	13,127	34.6	142.3
INCOME (LOSS) BEFORE TAXES	22,179	14,726	95,380	115,315	45,482	50.6	199.8
APPLICABLE INCOME TAXES (CREDIT)	-1,387	-787	-5,029	-2,024	-2,485	NA	NA
EXTRAORDINARY ITEMS	0	0	0	0	0	NA	NA
INCOME BEFORE UNDIST INC OF SUBS	23,566	15,513	100,409	117,339	47,967	51.9	194.4
EQUITY IN UNDISTRIBUTED INC OF SUBS	10,454	19,968	39,079	15,785	73,833	-47.7	-58.1
BANK SUBSIDIARIES	12,096	17,811	34,172	15,540	61,372	-32.1	-41.7
NONBANK SUBSIDIARIES	-1,642	2,157	4,907	245	12,461	NA	NA
SUBSIDIARY BHCS	0	0	0	0	0	NA	NA
NET INCOME (LOSS)	34,020	35,481	139,488	133,124	121,800	-4.1	3.2
MEMORANDA							
BANK NET INCOME	32,063	32,253	131,275	121,705	105,798	-0.6	8.6
NONBANK NET INCOME	5,358	4,657	18,907	15,245	19,461	15.1	4.8
SUBSIDIARY BHCS' NET INCOME	0	0	0	0	0	NA	NA

Parent Company Income Statement (\$000)

BHCPR page 16 presents the parent company income statement (Schedule PI of the FR Y-9LP) and shows dollar balances and growth rates of operating income and operating expense items. Operating income items consist of income flows from the bank, nonbank, and bank holding company subsidiaries and include dividends, interest income, management and service fees, and other income. Operating expenses include personnel expenses, interest expense, provision for loan and lease losses, and other expenses. Dollar values and growth rates of bank, nonbank, and subsidiary BHCs' net income are also presented in the memoranda section.

The last two columns on the right provide one- and five-year percent changes for each parent company income and expense category. (See the description of Growth Rates on page 2-4.)

Operating Income

Income from Bank Subsidiaries

Total income (dividend income, interest income, management and service fees, and other income) from direct investments in and transactions with direct and indirect bank subsidiaries and associated banks, excluding equity in undistributed income.

Dividends (From Bank Subsidiaries)

Dividend income declared or paid to the bank holding company by bank subsidiaries and associated banks.

Interest (From Bank Subsidiaries)

Interest income to the bank holding company on extensions of credit to, and paid or payable by, bank subsidiaries and associated banks.

Management and Service Fees (From Bank Subsidiaries)

Management and service fees to the bank holding company in connection

with services rendered to, and paid or payable by, bank subsidiaries and associated banks.

Other Income (From Bank Subsidiaries)

All other income to the bank holding company that relates to transactions with, and paid or payable by, bank subsidiaries and associated banks.

Income from Nonbank Subsidiaries

Total income (dividend income, interest income, management and service fees, and other income) from direct investments in and transactions with direct and indirect nonbank subsidiaries and associated nonbank companies, excluding equity in undistributed income and income from banks, subsidiaries of banks, and Edge Act and Agreement subsidiaries.

Dividends (From Nonbank Subsidiaries)

Dividend income declared or paid to the bank holding company by nonbank subsidiaries and associated nonbank companies.

Interest (From Nonbank Subsidiaries)

Interest income to the bank holding company on extensions of credit to, and paid or payable by, nonbank subsidiaries and associated nonbank companies.

Management and Service Fees (From Nonbank Subsidiaries)

Management and service fees to the bank holding company in connection with services rendered to, and paid or payable by, nonbank subsidiaries and associated nonbank companies.

Other Income (From Nonbank Subsidiaries)

All other income to the bank holding company that relates to transactions with, and paid or payable by, non-

bank subsidiaries and associated nonbank companies.

Income from Subsidiary BHCs

Total income (dividend income, interest income, management and service fees, and other income) from direct investments in and transactions with direct and indirect subsidiary bank holding companies and associated bank holding companies, excluding equity in undistributed income.

Dividends (From Subsidiary BHCs)

Dividend income declared or paid to the bank holding company by bank holding company subsidiaries and associated bank holding companies.

Interest (From Subsidiary BHCs)

Interest income to the bank holding company on extensions of credit to, and paid or payable by, bank holding company subsidiaries and associated bank holding companies.

Management and Service Fees (From Subsidiary BHCs)

Management and service fees to the bank holding company in connection with services rendered to, and paid or payable by, bank holding company subsidiaries and associated bank holding companies.

Other Income (From Subsidiary BHCs)

All other income to the bank holding company that relates to transactions with, and paid or payable by, bank holding company subsidiaries and associated bank holding companies.

Total Income from Subsidiaries

The sum of dividend income, interest income, management and service fees, and other income received from bank, nonbank, and bank holding company subsidiaries.

Securities Gains (Losses)

The net gain or loss realized from the sale, exchange, redemption, or retirement of all securities.

Other Operating Income

All other operating income, excluding income from subsidiaries and associated companies.

Total Operating Income

The sum of total income from subsidiaries, securities gains (losses), and other operating income.

Operating Expenses

Personnel Expenses

Expenses on salaries, wages of officers and employees, pensions, and employee benefits.

Interest Expense

Interest expense on all debt instruments issued by the bank holding company.

Other Expenses

All other operating expenses of the bank holding company including amortization of intangible assets.

Provision for Credit Losses

The year-to-date provision for loan and lease losses.

Provision for Allocated Transfer Risk

The provision for allocated transfer risk reserve as specified in Section 905(a) of the International Lending Supervision Act of 1983, in the agency regulations implementing the Act (Subpart D of Federal Reserve Regulation K, Part 351 of the FDIC's Rules

and Regulations, and Part 20 of the Comptroller of the Currency's Regulations), and in any guidelines, letters, or instructions issued by the agencies.

Total Operating Expenses

The sum of personnel expenses, interest expense, other expenses, and the provision for loan and lease losses including the provision for allocated transfer risk.

Income (Loss) before Taxes

Total operating income minus total operating expenses.

Applicable Income Taxes (Credit)

The estimated amount of current and deferred income taxes, federal, state, and local (estimated or accrued) on a parent company only basis.

Extraordinary Items

The net amount of extraordinary items less applicable taxes including non-operating items.

Income before Undistributed Income of Subsidiaries

The sum of income before taxes and extraordinary items minus applicable income taxes.

(Equity in Undistributed Income of) Subsidiaries

The parent company's equity in the undistributed income of bank, nonbank, and bank holding company subsidiaries less applicable taxes.

(Equity in Undistributed Income of) Bank Subsidiaries

The parent company's equity in the undistributed income of bank subsidiaries, Edge Act and Agreement

subsidiaries, and associated banks less applicable taxes.

(Equity in Undistributed Income of) Nonbank Subsidiaries

The parent company's equity in the undistributed income of nonbank subsidiaries and associated nonbank companies less applicable taxes.

(Equity in Undistributed Income of) Subsidiary BHCs

The parent company's equity in the undistributed income of bank holding company subsidiaries and associated bank holding companies less applicable taxes.

Net Income (Loss)

Income (loss) before undistributed income of subsidiaries and associated companies plus equity in undistributed income of subsidiaries and associated companies.

Memoranda

Bank Net Income

Dividends from bank subsidiaries and associated banks plus equity in undistributed income of bank subsidiaries, Edge Act and Agreement subsidiaries, and associated banks.

Nonbank Net Income

Dividends from nonbank subsidiaries and associated nonbank companies plus equity in undistributed income of nonbank subsidiaries and associated nonbank companies.

Subsidiary BHCs' Net Income

Dividends from subsidiary bank holding companies plus equity in undistributed income of subsidiary bank holding companies.

1234567 SAMPLE BANK HOLDING COMPANY
 RICHMOND VA FR DIS: 5
 ASSETS: 14,758,617 PEER: 01

PARENT COMPANY BALANCE SHEET (\$000)

PAGE 17

ASSETS:	mmm yyyy	% OF TOT	mmm yyyy	% OF TOT	yyyy	% OF TOT	yyyy	yyyy	PERCENT 1-YR	CHANGE 5-YR
INVESTMENT IN BANK SUBS	1,119,298	74.0	919,329	69.1	1,111,667	73.9	879,881	881,159	21.8	45.1
COMMON AND PREFERRED STOCK	1,021,667	67.6	919,329	69.1	1,013,026	67.3	879,881	881,159	11.1	43.3
EXC COST OVER FAIR VALUE	97,631	6.5	0	0.0	98,641	6.6	0	0	NA	++++
LOANS, ADV, NOTES, & BONDS	0	0.0	0	0.0	0	0.0	0	0	NA	-100.0
OTHER RECEIVABLES	0	0.0	0	0.0	0	0.0	0	0	NA	NA
INVESTMENT IN NONBANK SUBS	182,623	12.1	185,353	13.9	185,202	12.3	184,476	185,279	-1.5	-18.0
COMMON AND PREFERRED STOCK	153,633	10.2	152,494	11.5	155,290	10.3	150,631	147,492	0.8	-9.1
EXC COST OVER FAIR VALUE	28,916	1.9	32,859	2.5	29,901	2.0	33,845	37,787	-12.0	-40.5
LOANS, ADV, NOTES, & BONDS	0	0.0	0	0.0	0	0.0	0	0	NA	-100.0
OTHER RECEIVABLES	74	0.0	0	0.0	11	0.0	0	0	NA	89.7
INVESTMENT IN SUB BHCS	0	0.0	0	0.0	0	0.0	0	0	NA	NA
COMMON AND PREFERRED STOCK	0	0.0	0	0.0	0	0.0	0	0	NA	NA
EXC COST OVER FAIR VALUE	0	0.0	0	0.0	0	0.0	0	0	NA	NA
LOANS, ADV, NOTES, & BONDS	0	0.0	0	0.0	0	0.0	0	0	NA	NA
OTHER RECEIVABLES	0	0.0	0	0.0	0	0.0	0	0	NA	NA
ASSETS EXCLUDING INV IN SUBS:										
NET LOANS AND LEASES	728	0.1	10,604	0.8	733	0.1	10,298	12,638	-93.1	-95.3
SECURITIES	15,454	1.0	28,279	2.1	18,088	1.2	29,091	28,826	-45.4	315.8
SEC PURCHASED (REV REPOS)	0	0.0	0	0.0	0	0.0	0	0	NA	NA
CASH&DUE FR AFFIL DEP INST	171,024	11.3	167,208	12.6	172,097	11.4	200,434	89,691	2.3	++++
CASH&DUE FR UNREL DEP INST	0	0.0	0	0.0	0	0.0	0	0	NA	NA
PREMISES, FURN, FIX & EQUIP	0	0.0	0	0.0	0	0.0	0	0	NA	NA
INTANGIBLE ASSETS	0	0.0	0	0.0	0	0.0	0	0	NA	NA
OTHER ASSETS	23,060	1.5	19,426	1.5	17,028	1.1	18,117	11,875	18.7	358.4
BAL DUE FR SUBS & REL INST	0	0.0	0	0.0	0	0.0	0	0	NA	NA
TOTAL ASSETS	1,512,187	100.0	1,330,199	100.0	1,504,815	100.0	1,322,297	1,209,468	13.7	48.5
LIABILITIES AND CAPITAL:										
DEPOSITS	0	0.0	0	0.0	0	0.0	0	0	NA	NA
SECURITIES SOLD (REPOS)	0	0.0	0	0.0	0	0.0	0	0	NA	NA
COMMERCIAL PAPER	89,084	5.9	85,625	6.4	105,216	7.0	70,828	74,559	4.0	49.1
OTHER BORROWINGS 1 YR OR LESS	60,000	4.0	0	0.0	60,000	4.0	0	0	NA	NA
BORROWINGS WITH MAT OVER 1 YR	90,000	6.0	60,000	4.5	90,000	6.0	60,000	60,000	50.0	5.9
SUBORDINATED NOTES AND DEB	0	0.0	0	0.0	0	0.0	0	0	NA	NA
MANDATORY CONVERTIBLE SEC:										
EQUITY CONTRACT NOTES, GROSS	0	0.0	0	0.0	0	0.0	0	0	NA	NA
EQ COMMITMENT NOTES, GROSS	0	0.0	0	0.0	0	0.0	0	0	NA	NA
OTHER LIABILITIES	24,233	1.6	17,927	1.4	28,945	1.9	22,230	20,473	35.2	55.1
BAL DUE TO SUB & REL INST	105,574	7.0	105,243	7.9	103,447	6.9	103,117	0	0.3	NA
TOTAL LIABILITIES	368,891	24.4	268,795	20.2	387,608	25.8	256,175	155,032	37.2	130.0
EQUITY CAPITAL	1,143,296	75.6	1,061,404	79.8	1,117,207	74.2	1,066,122	1,054,436	7.7	33.3
PERPETUAL PFD STK (INC SUR)	0	0.0	0	0.0	0	0.0	0	0	NA	NA
COMMON STOCK	160,281	10.6	79,370	6.0	159,369	10.6	79,918	82,682	101.9	183.8
COMMON SURPLUS	176,496	11.7	174,180	13.1	168,920	11.2	186,391	240,080	1.3	-36.7
RETAINED EARNINGS	803,080	53.1	814,987	61.3	783,434	52.1	797,561	720,308	-1.5	53.5
NET UNRLZD G/L ON AFS SEC	3,439	0.2	-7,133	-0.5	5,484	0.4	2,252	11,366	NA	NA
LESS: TREASURY STOCK	0	0.0	0	0.0	0	0.0	0	0	NA	-100.0
TOTAL LIAB AND EQUITY CAPITAL	1,512,187	100.0	1,330,199	100.0	1,504,815	100.0	1,322,297	1,209,468	13.7	48.5
MEMORANDA:										
LOANS AND ADV FR BANK SUBS	0	0.0	0	0.0	0	0.0	0	0	NA	NA
LOANS AND ADV FR NONBK SUBS	105,574	7.0	105,243	7.9	103,447	6.9	103,117	0	0.3	NA
LOANS AND ADV FROM SUB BHCS	0	0.0	0	0.0	0	0.0	0	0	NA	NA
SUBORD< DEBT 1 YR OR LESS	0	0.0	0	0.0	0	0.0	0	0	NA	-100.0

Parent Company Balance Sheet (\$000)

BHCPR page 17 provides the principal categories of the parent company balance sheet as reported in Schedule PC and PC-A of the FR Y-9LP (see Appendix G). A parent company's investments in bank, nonbank, and bank holding company subsidiaries as well as other assets, liability, and equity items are displayed as dollar values for five time-periods and as a percentage of parent company total assets for three time periods. In addition, the last two columns present one-year and five-year growth rates of the account balances. (See the discussion of Growth Rates on page 2-4.)

Assets

Investment in Bank Subsidiaries

The sum of equity investments in bank subsidiaries and associated banks and non-equity investments in and receivables due from bank subsidiaries and associated banks.

Common and Preferred Stock (Bank Subsidiaries)

Investments in the common stock and preferred stock (including surplus) of bank subsidiaries and associated banks excluding unamortized goodwill or other intangible assets.

Excess of Cost over Fair Value (Bank Subsidiaries)

The sum of unamortized goodwill and specifically identifiable intangible assets that are related to the acquisition of subsidiary banks and associated banks.

Loans, Advances, Notes, and Bonds (Bank Subsidiaries)

All assets of the bank holding company that represent extensions of credit to directly or indirectly held bank subsidiaries and associated banks and investments in debt instruments issued by bank subsidiaries and associated banks.

Other Receivables (Bank Subsidiaries)

All other assets that represent claims of the bank holding company on bank subsidiaries and associated banks.

Investment in Nonbank Subsidiaries

The sum of equity investments in nonbank subsidiaries and associated nonbank companies and non-equity investments in and receivables due from nonbank subsidiaries and associated nonbank companies.

Common and Preferred Stock (Nonbank Subsidiaries)

Investments in the common stock and preferred stock (including surplus) of nonbank subsidiaries and associated nonbank companies excluding unamortized goodwill or other intangible assets.

Excess of Cost over Fair Value (Nonbank Subsidiaries)

The sum of unamortized goodwill and specifically identifiable intangible assets that are related to the acquisition of nonbank subsidiaries and associated nonbank companies.

Loans, Advances, Notes, and Bonds (Nonbank Subsidiaries)

All assets of the bank holding company that represent extensions of credit to (directly or indirectly held) nonbank subsidiaries and associated nonbank companies, and investments in debt instruments issued by nonbank subsidiaries and associated nonbank companies.

Other Receivables (Nonbank Subsidiaries)

All other assets that represent claims of the bank holding company on nonbank subsidiaries and associated nonbank companies.

Investment in Subsidiary BHCs

The sum of equity investments in subsidiary bank holding companies and

non-equity investments in, and receivables due from, subsidiary and associated bank holding companies.

Common and Preferred Stock (Subsidiary BHCs)

Investments in the common stock and preferred stock (including surplus) of bank holding company subsidiaries and associated bank holding companies excluding unamortized goodwill or other intangible assets.

Excess of Cost over Fair Value (Subsidiary BHCs)

The sum of unamortized goodwill and specifically identifiable intangible assets that are related to the acquisition of subsidiary and associated bank holding companies.

Loans, Advances, Notes, and Bonds (Subsidiary BHCs)

All assets of the bank holding company that represent extensions of credit to (directly or indirectly held) bank holding company subsidiaries and associated bank holding companies and investments in debt instruments issued by bank holding company subsidiaries, and associated bank holding companies.

Other Receivables (Subsidiary BHCs)

All other assets that represent claims of the bank holding company on subsidiary and associated bank holding companies.

Assets Excluding Investment in Subsidiaries

Net Loans and Leases

Extensions of credit, net of unearned income, resulting from either direct negotiation between the bank holding company and its customers or the purchase of such assets from others.

Securities

U.S. Treasury securities, obligations of other U.S. government agencies and corporations, obligations of other states and political subdivisions, and other debt and equity securities, excluding investments in subsidiaries and associated companies. Beginning with the March 1994 quarter, investment securities not held in trading accounts are valued at amortized cost if classified as held-to-maturity and at fair value if classified as available-for-sale.

Securities Purchased (Reverse Repos)

Securities purchased under agreements to resell other than securities purchased under resale agreements to maturity.

Cash and Balances Due from Subsidiary or Affiliated Depository Institutions

All currency and coin, demand, time and savings balances, and other cash items due from or held with subsidiary or affiliated depository institutions.

Cash and Balances Due from Unrelated Depository Institutions

All currency and coin, demand, time and savings balances, and other cash items due from or held with unrelated depository institutions.

Premises, Furniture, Fixtures and Equipment

The book value, net of depreciation, of all premises, furniture, fixtures, and equipment.

Intangible Assets

The sum of mortgage servicing assets, goodwill, and other identifiable intangible assets.

Other Assets

All other assets including income earned, but not collected, and deferred income taxes (debit balance).

Balances Due from Subsidiaries and Related Institutions

All balances due from subsidiaries and related institutions, other than investments and receivables.

Total Assets

Total parent company assets, which include investments in subsidiaries, loans and leases (net of unearned income, allowance for loan and lease losses, and allocated transfer risk reserve), securities, federal funds sold and securities purchased under agreements to resell, cash and due from depository institutions, premises, furniture and fixtures, intangible and other assets, and balances due from subsidiaries and affiliated BHCs.

Liabilities and Capital

Deposits

Deposits issued by the parent company.

Securities Sold (Repos)

Securities sold under agreements to repurchase other than securities sold under repurchase agreements to maturity.

Commercial Paper

Outstanding commercial paper issued by the bank holding company to unrelated parties.

Other Borrowings with Maturity of 1 Year or Less

The amount of money borrowed by the bank holding company with a remaining maturity of one year or less.

Borrowings with Maturity over 1 Year

The amount of money borrowed by the bank holding company with a remaining maturity of more than one year.

Subordinated Notes and Debentures

Subordinated debt issued by the bank holding company or its subsidiaries. This line item includes subordinated perpetual debt as well as limited-life preferred stock and related surplus.

(Mandatory Convertible Securities) Equity Contract Notes, Gross

Outstanding equity contract notes that qualify as capital, as defined by the Federal Reserve Board's capital adequacy guidelines.

(Mandatory Convertible Securities) Equity Commitment Notes, Gross

Outstanding equity commitment notes that qualify as capital, as defined by the Federal Reserve Board's capital adequacy guidelines.

Other Liabilities

All other liabilities including expenses accrued and unpaid and deferred income taxes (credit balance).

Balances Due to Subsidiaries and Related Institutions

All balances due to subsidiaries and related institutions including short- and long-term borrowings, accrued interest payable, and taxes payable.

Total Liabilities

The sum of deposits, commercial paper and other borrowings with a remaining maturity of one year or less, other borrowed funds with a remaining maturity of greater than one year, subordinated notes and debentures, mandatory convertible securities, other liabilities, and balances due to other subsidiaries and related institutions.

Equity Capital

The sum of perpetual preferred stock (including related surplus), common stock, common surplus, net unrealized holding gains or losses on available-for-sale securities and retained earnings minus treasury stock.

*Perpetual Preferred Stock
(Including Surplus)*

The aggregate par or stated value of all outstanding perpetual preferred stock including any amounts received in excess of its par or stated value.

Common Stock

The aggregate par or stated value of outstanding common stock.

Common Surplus

The net amount formally transferred to the surplus account including capital contributions and any amount received for common stock in excess of its par or stated value.

Retained Earnings

The amount of retained earnings, including capital reserves, that result from the transfer of net income, declaration of dividends, transfers to surplus, or other appropriate entries.

*Net Unrealized Gains (Losses) on
Available-for-Sale Securities*

The difference between the amortized cost and the fair value of all available-for-sale securities held by the parent company, net of tax effects.

Treasury Stock

The carrying value, at cost, of treasury stock.

Total Liabilities and Equity Capital

Total liabilities and equity capital as reported in Schedule PC of the FR Y-9LP.

Memoranda

*Loans and Advances from Bank
Subsidiaries*

The amount of borrowings of the parent company from subsidiary

banks and associated banks and Edge Act and Agreement subsidiaries.

*Loans and Advances from Nonbank
Subsidiaries*

The amount of borrowings of the parent company from nonbank subsidiaries and associated nonbank companies.

*Loans and Advances from Subsidiary
BHCs*

The amount of borrowings of the parent company from bank holding company subsidiaries and associated bank holding companies.

*Subordinated and Long-Term Debt
Maturing in 1 Year or Less*

The amount of liabilities (included in mandatory convertible securities, subordinated notes and debentures, and balances due to subsidiaries and related institutions) that are scheduled to mature within one year.

1234567 SAMPLE BANK HOLDING COMPANY
 RICHMOND VA FR DIS: 5
 ASSETS: 14,758,617 PEER: 01

PARENT COMPANY ANALYSIS - PART I

PAGE 18

	mmn yyyy			mmn yyyy			yyyy			yyyy		yyyy		
	BHC	PEER	01 PCT	BHC	PEER	01 PCT	BHC	PEER	01 PCT	BHC	PEER	01	PEER	01
PROFITABILITY:														
NET INCOME/AVG EQUITY CAPITAL	11.95	16.61	15	13.14	16.79	13	12.56	16.63	16	12.43	15.73	11.87	15.07	
BANK NET INC/AVG EQ INV IN BANKS	11.50	15.18	21	14.34	16.61	21	13.20	17.11	22	13.81	15.77	12.61	14.58	
NONBK NET INC/AVG EQ INV IN NONBANKS	11.66	13.43	50	10.07	14.11	40	10.30	11.81	49	8.26	12.86	10.71	17.31	
SUB BHCS NET INC/AVG EQ INV IN SUB BHCS	NA	14.30	NA	NA	15.59	NA	NA	14.65	NA	NA	13.19	NA	13.87	
BANK NET INCOME/PARENT NET INCOME	94.25	79.54	53	90.90	76.22	56	94.11	78.84	53	91.42	76.87	86.86	70.46	
NONBANK NET INCOME/PARENT NET INCOME	15.75	7.45	83	13.13	6.50	77	13.55	7.84	79	11.45	6.56	15.98	6.91	
SUB BHCS NET INC/PARENT NET INCOME	0.00	21.17	29	0.00	22.89	26	0.00	24.18	28	0.00	23.55	0.00	30.91	
LEVERAGE:														
TOTAL LIABILITIES/EQUITY	32.27	49.23	44	25.32	49.07	30	34.69	50.08	38	24.03	45.20	14.70	41.62	
TOTAL DEBT/EQUITY CAPITAL	20.91	34.96	48	13.72	36.13	23	22.84	35.47	48	12.27	35.84	12.76	39.54	
TOTAL DEBT/EQ CAP - EXC OVER FAIR VAL	23.51	38.88	48	14.16	39.84	25	25.81	43.86	47	12.67	42.19	13.24	41.23	
LONG-TERM DEBT/EQUITY CAPITAL	7.87	27.48	22	5.65	28.31	13	8.06	27.65	22	5.63	27.64	5.69	28.91	
SHORT-TERM DEBT/EQUITY CAPITAL	13.04	9.29	77	8.07	8.98	60	14.79	9.31	78	6.64	9.39	7.07	8.69	
CURRENT PORTION OF LT DEBT/EQUITY	0.00	0.77	24	0.00	0.82	27	0.00	0.75	29	0.00	0.98	0.00	2.95	
EXC COST OVER FAIR VALUE/EQUITY CAP	11.07	4.49	86	3.10	3.42	75	11.51	4.10	86	3.17	3.03	3.58	2.50	
LONG-TERM DEBT/CONSOLIDATED LT DEBT	23.51	43.81	38	12.39	53.99	11	21.54	44.01	31	10.29	50.29	5.64	47.66	
DOUBLE LEVERAGE:														
EQUITY INVESTMENT IN SUBS/EQUITY	113.87	111.63	61	104.08	108.73	36	116.08	110.74	68	99.83	105.62	101.14	105.56	
TOTAL INVESTMENT IN SUBS/EQUITY	113.87	134.55	27	104.08	134.91	14	116.08	138.16	36	99.83	130.03	101.14	128.21	
EQUITY INV IN SUBS/CONS EQ CAP+MIN INT	104.71	102.32	61	95.12	100.10	34	106.54	101.24	67	91.27	100.24	NA	NA	
TOTAL INV IN SUBS/CONS EQ CAP+MIN INT	104.72	126.67	23	95.12	123.59	13	106.54	125.78	22	91.27	123.08	NA	NA	
DOUBLE LEVERAGE PAYBACK:														
EQUITY INV IN SUBS-EQ CAP/NET INC (X)	1.17	0.74	69	0.30	0.47	40	1.29	0.74	73	-0.01	0.36	0.10	0.42	
EQ INV IN SUBS-EQ CAP/NET INC-DIV (X)	1.88	1.86	65	0.46	1.33	23	2.00	1.74	68	NA	1.33	0.16	1.30	
COVERAGE ANALYSIS:														
OP INC-TAX + NONCASH/OPER EXP + DIV	159.56	140.01	70	125.48	148.52	43	171.89	157.32	70	220.49	181.15	111.51	179.05	
CASH FL FR OP+NONCASH+OP EX/OP EX+DIV	139.02	156.72	53	108.67	155.20	28	162.31	158.20	63	217.49	184.81	158.61	175.52	
ADJ CASH FL/OP EXP+REPAID LT DEBT+DIV	109.45	112.45	70	105.32	141.51	63	107.58	90.70	75	106.25	122.07	106.91	103.02	
PRETAX OPER INC + INT EXP/INT EXPENSE	483.32	633.57	50	467.51	700.99	56	584.38	714.54	60	1534.98	965.19	739.69	1003.29	
DIV + INT FROM SUBS/INT EXP + DIV	157.51	134.90	71	121.10	148.88	45	174.44	159.81	61	228.50	190.81	109.90	159.08	
FEES+OTHER INC FROM SUBS/SAL + OTH EXP	0.00	35.93	24	0.00	37.22	22	0.00	32.58	20	0.00	38.07	0.00	32.72	
NET INC/CURR PORT OF LT DEBT+PFD DIV(X)	6886.65	+++++	60	7946.82	+++++	59	+++++	+++++	53	NA	208.67	NA	60.54	
OTHER RATIOS:														
NET ASSETS REPR IN 1 YR/TOTAL ASSETS	-1.85	1.98	37	6.19	3.45	68	-5.52	1.93	21	9.87	3.13	1.46	0.86	
PAST DUE AND NONACCRUAL AS % OF LNS&LS:														
90+ DAYS PAST DUE	0.00	0.18	45	0.00	0.36	46	0.00	0.06	44	0.00	0.49	0.00	0.05	
NONACCRUAL	0.00	2.24	37	0.00	6.36	36	0.00	6.94	36	0.00	6.95	0.00	6.00	
TOTAL	0.00	2.42	37	0.00	6.73	36	0.00	7.00	36	0.00	7.44	0.00	6.06	
GUARANTEED LOANS AS % OF EQUITY CAP:														
TO BANK SUBSIDIARIES	0.00	0.02	46	0.00	0.00	49	0.00	0.01	48	0.00	0.00	0.00	0.08	
TO NONBANK SUBSIDIARIES	0.00	1.01	41	0.00	1.49	41	0.00	1.57	40	0.00	0.98	0.00	0.95	
TO SUBSIDIARY BHCS	0.00	0.00	50	0.00	0.00	49	0.00	0.00	50	0.00	0.00	0.00	0.00	
TOTAL	0.00	2.62	38	0.00	2.50	40	0.00	2.68	39	0.00	2.08	0.00	2.00	
AS A % OF CONSOLIDATED BHC ASSETS:														
NONBANK ASSETS OF NONBANK SUBSIDIARIES	9.97	7.68	74	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
COMBINED THRIFT ASSETS	9.04	0.79	98	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
COMBINED FOREIGN NONBANK SUB ASSTS	0.00	0.25	33	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	

Parent Company Analysis—Part I

BHCPR page 18 has six sections that present information on profitability, leverage, cash flow at the parent company level, and nonbank assets of nonbank subsidiaries. The first section provides profitability measures including the return on parent company equity, the return on equity investments by the parent company in bank, nonbank, or bank holding company subsidiaries, and the proportion of bank, nonbank, or bank holding company subsidiary income relative to parent net income. The second section presents leverage ratios indicating the degree of financial leverage in the capital structure, the reliance on long-term versus short-term debt, the degree of protection of creditors, and the extent to which a parent company acts as a financing vehicle for its subsidiaries. The third section presents four double leverage ratios that measure the extent to which the parent company uses debt to fund equity capital investments in subsidiaries. The double leverage payback period indicates the number of years required to eliminate the amount of double leverage based upon the current level of net income or retained earnings.

The fourth section contains coverage ratios that measure actual and potential earnings coverage of the parent company's cash requirements such as operating expenses, dividend payments to stockholders, and interest expenses.

The fifth section presents parent company ratios relating to net assets that are repriced within one year, loans and leases that are 90 days or more past due or in nonaccrual status, and the proportion of equity capital within subsidiaries accounted for by loans guaranteed by the parent.

The final section reports, as a percentage of consolidated BHC assets, the volume of nonbank assets of nonbank subsidiaries. Also shown in this section are thrift and foreign nonbank assets, each expressed as a

percentage of consolidated BHC assets.

Profitability

Net Income/Average Equity Capital

Net income divided by average equity capital. Average equity capital is the cumulative sum of the quarterly average consolidated equity capital, excluding limited-life preferred stock (as reported in Schedule HC-E of the FR Y-9C report) for calendar quarters to date (four-point average). As of March 31, 1994, average equity capital reflects the deduction of net unrealized losses on marketable equity securities only; it also excludes other net unrealized gains and losses on available-for-sale securities. (See page 2-3 for a description of the methods for calculating average balances.)

Bank Net Income/Average Equity Investment in Bank Subsidiaries

The sum of dividends from bank subsidiaries and associated banks and equity in undistributed income of bank subsidiaries and associated banks divided by average equity investments in bank subsidiaries and associated banks.

Nonbank Net Income/Average Equity Investment in Nonbank Subsidiaries

The sum of dividends from nonbank subsidiaries and associated nonbank companies and equity in undistributed income of nonbank subsidiaries and associated nonbank companies divided by average equity investments in nonbank subsidiaries and associated nonbank companies.

Subsidiary BHCs' Net Income/Average Equity Investment in Subsidiary BHCs

The sum of dividends from subsidiary bank holding companies and equity in undistributed income of subsidiary bank holding companies divided by average equity invest-

ments in subsidiary bank holding companies.

Bank Net Income/Parent Net Income

The sum of dividends from banks and equity in undistributed income of bank subsidiaries and associated banks divided by parent company net income.

Nonbank Net Income/Parent Net Income

The sum of dividends from non-bank subsidiaries and equity in undistributed income of nonbank subsidiaries and associated nonbank companies divided by parent company net income.

Subsidiary BHCs' Net Income/Parent Net Income

The sum of dividends from subsidiary bank holding companies and equity in undistributed income of subsidiary bank holding companies divided by parent company net income.

Leverage

Total Liabilities/Equity

The sum of deposits, securities sold under agreements to repurchase, commercial paper, other borrowings with a remaining maturity of one year or less, other borrowed funds with a remaining maturity of greater than one year, subordinated notes and debentures (including limited-life preferred stock and related surplus), mandatory convertible securities, balances due to subsidiaries and other related institutions, and other liabilities divided by parent company equity capital.

Total Debt/Equity Capital

The sum of commercial paper, other borrowings with a remaining maturity of one year or less, borrowed funds with a remaining maturity of greater than one year, mandatory

convertible securities, and subordinated notes and debentures (including limited-life preferred stock and related surplus), divided by parent company equity capital.

Total Debt/Equity Capital Less Excess of Cost over Fair Value

The sum of commercial paper, borrowings with a remaining maturity of one year or less, borrowed funds with a remaining maturity of greater than one year, mandatory convertible securities, and subordinated notes and debentures (including limited-life preferred stock and related surplus), divided by parent company equity capital minus the excess of cost over fair value (goodwill plus other intangible assets).

Long-Term Debt/Equity Capital

The sum of other borrowed funds with a remaining maturity of greater than one year, mandatory convertible securities, and subordinated notes and debentures (including limited-life preferred stock and related surplus), divided by parent company equity capital.

Short-Term Debt/Equity Capital

Commercial paper and borrowings with a remaining maturity of one year or less divided by parent company equity capital.

Current Portion of Long-Term Debt/Equity Capital

Amount of borrowings included in other borrowed funds with a remaining maturity of greater than one year, mandatory convertible securities, and subordinated notes and debentures that are scheduled to mature within one year divided by parent company equity capital.

Excess of Cost over Fair Value/Equity Capital

The sum of goodwill and other intangible assets included in equity investments in bank subsidiaries and associated banks, in nonbank subsidiaries and associated nonbank

companies, and in subsidiary bank holding companies divided by parent company equity capital.

Long-Term Debt/Consolidated Long-Term Debt

Parent company long-term debt (the sum of other borrowed funds with a remaining maturity of greater than one year, mandatory convertible securities, and subordinated notes and debentures (including limited-life preferred stock and related surplus) divided by consolidated long-term debt.

Double Leverage

Equity Investment in Subsidiaries/Equity Capital

Equity investment in bank subsidiaries and associated banks, in nonbank subsidiaries and associated nonbanks, and in subsidiary bank holding companies divided by parent company equity capital.

Total Investment in Subsidiaries/Equity Capital

Total investments in and receivables due from subsidiaries and associated companies divided by parent company equity capital.

Equity Investment in Subsidiaries/Consolidated Equity Capital + Minority Interest

Equity investment in bank subsidiaries and associated banks, in nonbank subsidiaries and associated nonbanks, and in subsidiary bank holding companies divided by the sum of consolidated equity capital and cumulative preferred stock included in minority interest in consolidated subsidiaries. Prior to December 1996, this ratio displays as "NA."

Total Investment in Subsidiaries/Subsidiaries/Consolidated Equity Capital + Minority Interest

Total investments in and receivables due from subsidiaries and associated

companies divided by the sum of consolidated equity capital and cumulative preferred stock included in minority interest in consolidated subsidiaries. Prior to December 1996, this ratio displays an "NA."

Double Leverage Payback

Equity Investment in Subsidiaries Less Equity Capital/Net Income (X)

The difference between equity investment in bank subsidiaries and associated banks, in nonbank subsidiaries and associated nonbanks, and in subsidiary bank holding companies and parent company equity capital divided by parent company net income. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

Equity Investment in Subsidiaries Less Equity Capital/Net Income Less Dividends (X)

The difference between equity investment in bank subsidiaries and associated banks, in nonbank subsidiaries and associated nonbanks, and in subsidiary bank holding companies and parent company equity capital divided by the difference between parent company net income and cash dividends declared. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

Coverage Analysis

Operating Income Less Taxes Plus Noncash Items/Operating Expense Plus Dividends

Total operating income minus applicable income taxes (or plus tax benefit) plus noncash items included in operating expense all divided by the sum of total operating expense and dividends declared.

Cash Flow from Operations Plus Noncash Items Plus Operating Expense/Operating Expense Plus Dividends

The sum of cash flow provided by

operating activities, total operating expense, and noncash items included in operating expense divided by the sum of total operating expense and cash dividends declared.

Adjusted Cash Flow/Operating Expense Plus Repaid Long-Term Debt Plus Dividends

The sum of total cash flow (from operating, financing, and investing activities), operating expense, non-cash items included in operating expense, repaid long-term debt, and cash dividends declared divided by the sum of operating expenses, repaid long-term debt, and cash dividends declared.

Pretax Operating Income Plus Interest Expense/Interest Expense

Income before taxes and appropriate items plus interest expense divided by interest expense.

Dividends Plus Interest from Subsidiaries/Interest Expense Plus Dividends

Dividend and interest income from bank, nonbank, and bank holding company subsidiaries divided by the sum of interest expense and cash dividends declared.

Fees Plus Other Income from Subsidiaries/Salaries Plus Other Expenses

Management and service fees and other income from bank, nonbank, and bank holding company subsidiaries divided by salaries and employee benefits and other expenses.

Net Income/Current Portion of Long-Term Debt Plus Preferred Dividends (X)

Parent company net income divided by the sum of long-term debt that matures within one year and dividends declared on perpetual pre-

ferred and limited-life preferred stock. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

Other Ratios

Net Assets Repriceable in 1 Year/Total Assets

The difference between current assets and the sum of short-term debt, long-term debt, and other debt that reprices within one year divided by total parent company assets.

Past Due and Nonaccrual Loans and Leases as Percent of Total Loans and Leases

90 Days and over Past Due (Percent of Loans and Leases)

Loans and leases that are 90 days and over past due divided by parent company loans and leases, net of unearned income.

Nonaccrual (Percent of Loans and Leases)

Loans and leases that are in nonaccrual status divided by parent company loans and leases, net of unearned income.

Total (Percent of Loans and Leases)

Loans and leases that are 90 days or more past due and are in nonaccrual status divided by parent company loans and leases, net of unearned income.

Guaranteed Loans as a Percent of Equity Capital

To Bank Subsidiaries (Percent of Equity Capital)

Guaranteed loans to bank subsid-

aries divided by parent company equity capital.

To Nonbank Subsidiaries (Percent of Equity Capital)

Guaranteed loans to nonbank subsidiaries divided by parent company equity capital.

To Subsidiary BHCs (Percent of Equity Capital)

Guaranteed loans to subsidiary bank holding companies divided by parent company equity capital.

Total (Percent of Equity Capital)

Total guaranteed loans to bank, non-bank, and bank holding company subsidiaries divided by parent company equity capital.

Nonbank Assets of Nonbank Subsidiaries (Percent of Consolidated BHC Assets)

Total combined nonbank assets of nonbank subsidiaries and their majority-owned direct and indirect subsidiaries divided by consolidated assets of the bank holding company.

Combined Thrift Assets (Percent of Consolidated BHC Assets)

Total combined assets of federal savings associations, federal savings banks and thrift subsidiaries (including any thrift institution filing the Thrift Financial Report) divided by consolidated assets of the bank holding company.

Combined Foreign Nonbank Subsidiary Assets (Percent of Consolidated BHC Assets)

Total combined foreign nonbank subsidiary assets divided by consolidated assets of the bank holding company.

1234567 SAMPLE BANK HOLDING COMPANY
 RICHMOND VA FR DIS: 5
 ASSETS: 14,758,617 PEER: 01

PARENT COMPANY ANALYSIS - PART II

PAGE 19

PAYOUT RATIOS - PARENT	mm yyyy			mm yyyy			yyyy			yyyy		yyyy		
	BHC	PEER	01 PCT	BHC	PEER	01 PCT	BHC	PEER	01 PCT	BHC	PEER	01	PEER	01
DIV PAID/INC BEFORE UNDIST INC	55.13	73.60	42	76.87	115.55	64	49.52	70.78	37	40.36	57.48	94.22	64.39	
DIVIDENDS PAID/NET INCOME	38.19	38.54	54	33.61	34.12	32	35.65	38.74	45	35.58	39.55	37.11	37.66	
NET INCOME - DIVIDENDS/AVG EQUITY	7.39	10.30	18	8.72	10.99	16	8.08	10.28	19	8.01	9.59	7.47	9.37	
PERCENT OF DIVIDENDS PAID:														
DIVIDENDS FROM BANK SUBS	153.69	118.65	72	121.11	117.16	61	195.28	134.25	69	224.16	165.61	98.30	130.42	
DIVIDENDS FROM NONBANK SUBS	53.88	8.04	94	20.96	17.13	85	28.15	16.01	79	31.67	10.20	15.49	13.67	
DIVIDENDS FROM SUBSIDIARY BHCS	0.00	24.02	38	0.00	35.05	32	0.00	50.71	30	0.00	53.24	0.00	55.18	
DIVIDENDS FROM ALL SUBSIDIARIES	207.57	166.91	70	142.07	189.66	43	223.43	200.97	61	255.83	234.20	113.79	199.27	
PAYOUT RATIOS - SUBSIDIARIES:														
PERCENT OF BANK NET INCOME:														
DIVIDENDS FROM BANK SUBS	62.27	60.44	61	44.78	57.87	48	73.97	65.12	60	87.23	79.68	41.99	61.76	
INTEREST INCOME FROM BANK SUBS	7.94	11.54	55	7.29	9.30	47	7.41	10.29	53	4.45	19.70	5.73	157.12	
MGT & SERVICE FEES FROM BANK SUBS	0.00	339.82	25	0.00	7.52	28	0.00	39.04	25	0.00	18.95	0.00	492.87	
OTHER INCOME FROM BANK SUBS	0.00	0.05	45	0.00	0.09	40	0.00	0.08	39	0.00	0.18	0.00	0.33	
OPERATING INCOME FROM BANK SUBS	70.22	574.98	40	52.07	294.53	40	81.38	116.48	46	91.68	146.90	47.72	1114.79	
PERCENT OF NONBANK NET INCOME:														
DIVIDENDS FROM NONBANK SUBS	130.65	23.44	96	53.68	45.61	73	74.05	76.53	72	98.39	118.42	35.97	78.09	
INTEREST INCOME FROM NONBANK SUBS	1.19	66.08	33	0.00	57.48	18	1.35	81.83	32	0.00	74.08	0.00	103.23	
MGT & SERV FEES FROM NONBANK SUBS	0.00	9.31	29	0.00	16.33	28	0.00	16.73	26	0.00	10.47	0.00	26.26	
OTHER INCOME FROM NONBANK SUBS	0.00	2.40	44	0.00	0.07	44	0.00	0.83	43	0.00	1.57	0.00	1.30	
OPERATING INCOME FROM NONBANK SUBS	131.84	123.26	73	53.68	141.78	38	75.40	168.28	52	98.39	203.73	35.97	278.18	
PERCENT OF SUB BHCS' NET INCOME:														
DIVIDENDS FROM SUBSIDIARY BHCS	NA	65.72	NA	NA	68.08	NA	NA	86.68	NA	NA	95.14	NA	74.90	
INTEREST INC FROM SUBSIDIARY BHCS	NA	2.98	NA	NA	3.23	NA	NA	3.41	NA	NA	3.94	NA	2.54	
MGT & SERV FEES FROM SUB BHCS	NA	1.64	NA	NA	5.68	NA	NA	6.07	NA	NA	3.67	NA	6.49	
OTHER INCOME FROM SUBSIDIARY BHCS	NA	0.00	NA	NA	0.00	NA	NA	0.00	NA	NA	0.00	NA	0.00	
OPERATING INCOME FROM SUB BHCS	NA	70.34	NA	NA	76.99	NA	NA	96.16	NA	NA	107.55	NA	84.16	
DEPENDENCE ON SUBSIDIARIES:														
PERCENT OF TOTAL OPERATING INCOME:														
DIVIDENDS FROM BANK SUBSIDIARIES	65.92	45.74	57	69.58	44.39	70	77.99	50.52	80	82.11	55.89	75.80	46.38	
INTEREST INCOME FROM BANK SUBS	8.41	14.32	49	11.33	12.40	59	7.82	9.15	57	4.19	6.82	10.34	7.56	
MGT & SERV FEES FROM BANK SUBS	0.00	8.70	25	0.00	5.87	26	0.00	6.37	23	0.00	5.70	0.00	6.69	
OTHER INCOME FROM BANK SUBS	0.00	0.03	45	0.00	0.06	41	0.00	0.04	40	0.00	0.10	0.00	0.06	
OPERATING INC FROM BANK SUBS	74.33	68.96	37	80.91	62.75	59	85.80	66.24	59	86.29	68.69	86.14	61.87	
DIVIDENDS FROM NONBANK SUBS	23.11	2.38	96	12.05	5.75	81	11.24	5.10	85	11.60	3.11	11.94	4.34	
INTEREST INCOME FROM NONBANK SUBS	0.21	5.69	40	0.00	4.70	17	0.20	4.01	34	0.00	3.96	0.00	3.67	
MGT & SERV FEES FROM NONBANK SUBS	0.00	0.56	29	0.00	0.66	28	0.00	0.39	28	0.00	0.37	0.00	0.41	
OTHER INCOME FROM NONBANK SUBS	0.00	0.18	44	0.00	0.34	43	0.00	0.14	42	0.00	0.14	0.00	0.05	
OPERATING INC FROM NONBANK SUBS	23.32	8.55	88	12.05	12.70	60	11.45	9.65	75	11.60	8.32	11.94	8.67	
DIVIDENDS FROM SUBSIDIARY BHCS	0.00	12.28	37	0.00	14.94	31	0.00	16.79	30	0.00	16.78	0.00	21.36	
INTEREST INC FROM SUBSIDIARY BHCS	0.00	0.42	39	0.00	0.49	35	0.00	0.30	36	0.00	0.30	0.00	0.55	
MGT & SERV FEES FROM SUB BHCS	0.00	0.05	46	0.00	0.59	42	0.00	0.51	44	0.00	0.75	0.00	0.98	
OTHER INCOME FROM SUBSIDIARY BHCS	0.00	0.00	50	0.00	0.00	49	0.00	0.00	49	0.00	0.00	0.00	0.00	
OPERATING INCOME FROM SUB BHCS	0.00	13.52	32	0.00	16.73	27	0.00	18.19	29	0.00	18.13	0.00	23.44	
LOANS AND ADV FROM SUBS/ST DEBT	70.82	135.87	57	122.91	136.90	72	62.61	219.83	53	145.59	104.43	0.00	5.17	
LOANS AND ADV FROM SUBS/TOTAL DEBT	44.16	34.04	74	72.27	24.10	89	40.53	32.54	71	78.82	15.24	0.00	6.92	

Parent Company Analysis—Part II

BHCPR page 19 presents parent and subsidiary payout ratios, followed by ratios indicating the dependence of the parent on its bank, nonbank, and bank holding company subsidiaries. This dependence is based on specific payment flows such as dividends, interest, fees or other income, which are reported on the parent company income statement (Schedule PI of the FR Y-9LP). The last two ratios on this report page indicate the amount owed by the parent company to its subsidiaries relative to short-term or total debt.

Payout Ratios—Parent

Dividends Paid/Income before Undistributed Income

Cash dividends declared divided by income before undistributed income of bank, nonbank, bank holding company subsidiaries, and associated banks, nonbanks, and companies.

Dividends Paid/Net Income

Cash dividends declared divided by parent company net income.

Net Income Less Dividends/Average Equity Capital

The difference between net income and cash dividends declared divided by average equity capital. (See page 3-7 for the definition of average equity capital.)

Percent of Dividends Paid

Dividends from Bank Subsidiaries (Percent of Dividends Paid)

Dividend income from bank subsidiaries divided by cash dividends declared.

Dividends from Nonbank Subsidiaries (Percent of Dividends Paid)

Dividend income from nonbank sub-

sidiaries divided by cash dividends declared.

Dividends from Subsidiary BHCs (Percent of Dividends Paid)

Dividend income from subsidiary bank holding companies divided by cash dividends declared.

Dividends from All Subsidiaries (Percent of Dividends Paid)

Dividend income paid by bank, nonbank, and bank holding company subsidiaries to the parent company divided by cash dividends declared.

Payout Ratios—Subsidiaries

Percent of Bank Net Income

Dividends from Bank Subsidiaries (Percent of Bank Net Income)

Dividend income from bank subsidiaries divided by the sum of dividends from bank subsidiaries and equity in the undistributed income of bank subsidiaries and associated companies.

Interest Income from Bank Subsidiaries (Percent of Bank Net Income)

Interest income from bank subsidiaries divided by the sum of dividends from bank subsidiaries and equity in the undistributed income of bank subsidiaries and associated companies.

Management and Service Fees from Bank Subsidiaries (Percent of Bank Net Income)

Management and service fees from bank subsidiaries divided by the sum of dividends from bank subsidiaries and equity in undistributed income of bank subsidiaries and associated companies.

Other Income from Bank Subsidiaries (Percent of Bank Net Income)

Other income from bank subsidiar-

ies divided by the sum of dividends from bank subsidiaries and equity in undistributed income of bank subsidiaries and associated companies.

Operating Income from Bank Subsidiaries (Percent of Bank Net Income)

Total income from bank subsidiaries and associated banks, excluding equity in undistributed income, divided by the sum of dividend income from bank subsidiaries, equity in undistributed income of bank subsidiaries and associated companies, interest income from bank subsidiaries, management and service fees from bank subsidiaries, and other income from bank subsidiaries.

Percent of Nonbank Net Income

Dividends from Nonbank Subsidiaries (Percent of Nonbank Net Income)

Dividend income from nonbank subsidiaries divided by the sum of dividends from nonbank subsidiaries and equity in undistributed income of nonbank subsidiaries and associated companies.

Interest Income from Nonbank Subsidiaries (Percent of Nonbank Net Income)

Interest income from nonbank subsidiaries divided by the sum of dividends from nonbank subsidiaries and equity in undistributed income of nonbank subsidiaries and associated companies.

Management and Service Fees from Nonbank Subsidiaries (Percent of Nonbank Net Income)

Management and service fees from nonbank subsidiaries divided by the sum of dividends from nonbank subsidiaries and equity in undistributed income of nonbank subsidiaries and associated companies.

Other Income from Nonbank Subsidiaries
(Percent of Nonbank Net Income)

Other income from nonbank subsidiaries divided by the sum of dividends from nonbank subsidiaries and equity in undistributed income of nonbank subsidiaries and associated companies.

Operating Income from Nonbank Subsidiaries
(Percent of Nonbank Net Income)

Total income from nonbank subsidiaries and associated nonbank companies, excluding equity in undistributed income, divided by the sum of dividends from nonbank subsidiaries, equity in undistributed income of nonbank subsidiaries and associated companies, interest income, management and service fees from nonbank subsidiaries, and other operating income from nonbank subsidiaries.

Percent of Subsidiary BHCs' Net Income

Dividends from Subsidiary BHCs
(Percent of Subsidiary BHCs' Net Income)

Dividend income from subsidiary bank holding companies divided by the sum of dividends from subsidiary bank holding companies and equity in undistributed income of subsidiary bank holding companies.

Interest Income from Subsidiary BHCs
(Percent of Subsidiary BHCs' Net Income)

Interest income from subsidiary bank holding companies divided by the sum of dividends from subsidiary bank holding companies and equity in undistributed income of subsidiary bank holding companies.

Management and Service Fees from Subsidiary BHCs
(Percent of Subsidiary BHCs' Net Income)

Management and service fees from subsidiary bank holding companies

divided by the sum of dividends from subsidiary bank holding companies and equity in undistributed income of subsidiary bank holding companies.

Other Income from Subsidiary BHCs
(Percent of Subsidiary BHCs' Net Income)

Other income from subsidiary bank holding companies divided by the sum of dividends from subsidiary bank holding companies and equity in undistributed income of subsidiary bank holding companies.

Operating Income from Subsidiary BHCs
(Percent of Subsidiary BHCs' Net Income)

Total income from subsidiary bank holding companies, excluding equity in undistributed income, divided by the sum of dividends from subsidiary bank holding companies and equity in undistributed income of subsidiary bank holding companies.

Dependence on Subsidiaries

Percent of Total Operating Income

Dividends from Bank Subsidiaries
(Percent of Total Operating Income)

Dividend income from bank subsidiaries and associated banks divided by parent company total operating income.

Interest Income from Bank Subsidiaries
(Percent of Total Operating Income)

Interest income from bank subsidiaries and associated banks divided by parent company total operating income.

Management and Service Fees from Bank Subsidiaries
(Percent of Total Operating Income)

Management and service fees from bank subsidiaries and associated

banks divided by parent company total operating income.

Other Income from Bank Subsidiaries
(Percent of Total Operating Income)

Other income from bank subsidiaries and associated banks divided by parent company total operating income.

Operating Income from Bank Subsidiaries
(Percent of Total Operating Income)

Total income from bank subsidiaries and associated banks, excluding equity in undistributed income, divided by parent company total operating income.

Dividends from Nonbank Subsidiaries
(Percent of Total Operating Income)

Dividend income from nonbank subsidiaries and associated nonbank companies divided by parent company total operating income.

Interest Income from Nonbank Subsidiaries
(Percent of Total Operating Income)

Interest income from nonbank subsidiaries and associated nonbank companies divided by parent company total operating income.

Management and Service Fees from Nonbank Subsidiaries
(Percent of Total Operating Income)

Management and service fees from nonbank subsidiaries and associated nonbank companies divided by parent company total operating income.

Other Income from Nonbank Subsidiaries
(Percent of Total Operating Income)

Other income from nonbank subsidiaries and associated nonbank companies divided by parent company total operating income.

Operating Income from Nonbank Subsidiaries
(Percent of Total Operating Income)

Total income from nonbank subsidiaries and associated nonbank

companies, excluding equity in undistributed income, divided by total operating income.

Dividends from Subsidiary BHCs
(Percent of Total Operating Income)

Dividend income from subsidiary bank holding companies divided by parent company total operating income.

Interest Income from Subsidiary BHCs
(Percent of Total Operating Income)

Interest income from subsidiary bank holding companies divided by parent company total operating income.

Management and Service Fees from Subsidiary BHCs
(Percent of Total Operating Income)

Management and service fees from

subsidiary bank holding companies divided by parent company total operating income.

Other Income from Subsidiary BHCs
(Percent of Total Operating Income)

Other income from subsidiary bank holding companies divided by parent company total operating income.

Operating Income from Subsidiary BHCs
(Percent of Total Operating Income)

Total income from bank holding company subsidiaries, excluding equity in undistributed income, divided by total operating income.

Loans and Advances from Subsidiaries/Short-Term Debt

Loans and advances from bank, non-bank, and bank holding company

subsidiaries divided by borrowings with a remaining maturity of one year or less (commercial paper and other borrowings).

Loans and Advances from Subsidiaries/Total Debt

Loans and advances from bank, non-bank, and bank holding company subsidiaries divided by the sum of borrowings with a remaining maturity of one year or less (commercial paper and other borrowings), other borrowed funds with a remaining maturity of more than one year, subordinated notes and debentures (including limited-life preferred stock and related surplus), and mandatory convertible securities.

Appendix A: Confidential BHCPR Pages

This appendix contains the confidential portion of the regulatory BHCPR.

***** INTERNAL FR/CONFIDENTIAL *****
month yyyy BANK HOLDING COMPANY PERFORMANCE REPORT

SAMPLE BANK HOLDING COMPANY
RICHMOND, VA

BANK HOLDING COMPANY INFORMATION

RSSD NUMBER: 1234567 BHC NUMBER: 999999

FEDERAL RESERVE DISTRICT: 5

CONSOLIDATED ASSETS (\$000): 14,758,617

PEER GROUP NUMBER: 01 NUMBER IN PEER GROUP: 58

NUMBER OF BANK SUBSIDIARIES: 3

PEER GROUP NUMBER	DESCRIPTION
01	CONS ASSETS EQUAL TO OR GREATER THAN \$10 BIL
02	CONS ASSETS BETWEEN \$3 BIL AND \$10 BIL
03	CONS ASSETS BETWEEN \$1 BIL AND \$3 BIL
04	CONS ASSETS BETWEEN \$500 MIL AND \$1 BIL
05	CONS ASSETS BETWEEN \$300 MIL AND \$500 MIL
06	CONS ASSETS BETWEEN \$150 MIL AND \$300 MIL
07*	CONSOLIDATED ASSETS LESS THAN \$150 MILLION
09	ATYPICAL AND SECOND-TIER BANK HOLDING COMPANIES

ADDRESSEE:

CHIEF EXECUTIVE OFFICER
SAMPLE BANK HOLDING COMPANY
2100 VIRGINIA AVENUE
RICHMOND, VA 99999

TABLE OF CONTENTS

SECTION	PAGE NUMBER
-----	-----
SUMMARY RATIOS.....	1
CONSOLIDATED INFORMATION:	
INCOME STATEMENT - REVENUES AND EXPENSES.....	2
RELATIVE INCOME STATEMENT AND MARGIN ANALYSIS.....	3
NON-INTEREST INCOME AND EXPENSES.....	4
ASSETS.....	5
LIABILITIES AND CHANGES IN CAPITAL.....	6
PERCENT COMPOSITION OF ASSETS AND LOAN MIX.....	7
LIQUIDITY AND FUNDING.....	8
OFF-BALANCE-SHEET TRANSACTIONS.....	9
DERIVATIVE INSTRUMENTS (INTERNAL FR/CONF).....	10
DERIVATIVES ANALYSIS (INTERNAL FR/CONF).....	11
ALLOWANCE AND NET LOAN AND LEASE LOSSES	12
PAST DUE AND NONACCRUAL ASSETS (INTERNAL FR/CONF)....	13
PAST DUE & NONACCRUAL LOANS&LS (INTERNAL FR/CONF)....	13A
RISK-BASED CAPITAL	14
FOREIGN ACTIVITIES	15
PARENT COMPANY INFORMATION	
INCOME STATEMENT	16
BALANCE SHEET	17
ANALYSIS - PART I	18
ANALYSIS - PART II	19

NOTE

THIS REPORT, WHICH IS PREPARED BY THE FEDERAL RESERVE BOARD'S DIVISION OF BANKING SUPERVISION AND REGULATION, IS USED BY THE FEDERAL RESERVE SYSTEM IN CARRYING OUT ITS SUPERVISORY RESPONSIBILITIES. ALL INFORMATION CONTAINED HEREIN WAS OBTAINED FROM SOURCES DEEMED RELIABLE. HOWEVER, NO GUARANTEE IS GIVEN AS TO THE ACCURACY OF THE DATA OR OF THE CALCULATIONS DERIVED THEREFROM. THE DATA AND CALCULATIONS IN THIS REPORT DO NOT INDICATE APPROVAL OR DISAPPROVAL OF ANY PARTICULAR INSTITUTION'S PERFORMANCE AND ARE NOT TO BE CONSTRUED AS A RATING OF ANY INSTITUTION BY THE FEDERAL RESERVE SYSTEM. USERS ARE CAUTIONED THAT ANY CONCLUSIONS DRAWN FROM THIS REPORT ARE THEIR OWN AND ARE NOT TO BE ATTRIBUTED TO THE FEDERAL RESERVE SYSTEM. QUESTIONS REGARDING THE CONTENTS OF THIS REPORT SHOULD BE DIRECTED TO THE NEAREST FEDERAL RESERVE BANK.

*INCLUDES ONLY BANK HOLDING COMPANIES WITH TWO OR MORE BANK SUBSIDIARIES AND THAT HAVE OUTSTANDING DEBT TO THE GENERAL PUBLIC OR ARE ENGAGED IN A NONBANK ACTIVITY INVOLVING FINANCIAL LEVERAGE OR ENGAGED IN CREDIT EXTENDING ACTIVITIES. PRIOR TO MARCH 1994, HOWEVER, THE PEER GROUP WAS COMPOSED OF ALL MULTI-BANK HOLDING COMPANIES.

Introductory Page (Confidential)

The regulatory version of the Introductory Page contains a Table of Contents that includes four confidential BHCPR pages. The first two report pages parallel the public version of BHCPR pages 10 and 11: "Derivative Instruments" and "Derivatives Analysis." The other two confidential pages replace page 13, "Past Due and Nonaccrual

Assets," in the public version of the BHCPR and are entitled "Past Due and Nonaccrual Assets" (BHCPR page 13) and "Past Due and Nonaccrual Loans and Leases, by Loan Type" (BHCPR page 13A). See page 3-3 for a description of other information provided on the Introductory Page.

1234567 SAMPLE BANK HOLDING COMPANY
 RICHMOND VA FR DIS: 5
 ASSETS: 14,758,617 PEER: 01

DERIVATIVE INSTRUMENTS (INTERNAL FR/CONFIDENTIAL)

PAGE 10

NOTIONAL AMOUNT(\$000)	mmmm yyyy	mmmm yyyy	yyyy	yyyy	yyyy
DERIVATIVE CONTRACTS	1,304,121	1,275,379	1,332,692	1,304,550	1,624,768
INTEREST RATE CONTRACTS	461,076	524,289	499,077	673,237	1,114,009
FOREIGN EXCHANGE CONTRACTS	843,045	751,090	833,615	631,313	510,759
EQUITY, COMM, & OTHER CONTRACTS	0	0	0	0	0
DERIVATIVES POSITION					
FUTURES AND FORWARDS	93,861	161,474	216,217	141,697	72,298
WRITTEN OPTIONS	0	0	0	0	0
EXCHANGE-TRADED	0	0	0	0	0
OVER-THE-COUNTER	0	0	0	0	0
PURCHASED OPTIONS	0	0	0	0	0
EXCHANGE-TRADED	0	0	0	0	0
OVER-THE-COUNTER	0	0	0	0	0
SWAPS	1,210,260	1,113,905	1,116,475	1,162,853	1,552,470
HELD FOR TRADING	321,288	0	427,566	0	0
INTEREST RATE CONTRACTS	0	0	0	0	0
FOREIGN EXCHANGE CONTRACTS	321,288	0	427,566	0	0
EQUITY, COMM, & OTHER CONTRACTS	0	0	0	0	0
NON-TRADED	982,833	1,275,379	905,126	1,304,550	1,624,768
INTEREST RATE CONTRACTS	461,076	524,289	499,077	673,237	1,114,009
FOREIGN EXCHANGE CONTRACTS	521,757	751,090	406,049	631,313	510,759
EQUITY, COMM, & OTHER CONTRACTS	0	0	0	0	0
MEMO: MARKED-TO-MARKET	521,757	751,090	406,049	631,313	510,759
DERIV CONTR(EXCL FUT & FX LE 14 DAYS)	893,045	1,275,379	1,059,923	1,281,546	1,624,768
ONE YEAR OR LESS	843,045	751,090	833,615	631,313	510,759
OVER 1 YEAR TO 5 YEARS	50,000	524,289	226,308	650,233	1,114,009
OVER 5 YEARS	0	0	0	0	0
GROSS NEGATIVE FAIR VALUE (ABS VAL)	16,865	31,981	23,120	28,540	27,223
GROSS POSITIVE FAIR VALUE	26,580	28,237	32,521	25,644	26,698
HELD FOR TRADING	3,849	0	11,249	0	0
NON-TRADED	22,731	28,237	21,272	25,644	26,698
MEMO: MARKED-TO-MARKET	22,340	27,547	18,737	24,407	22,793
CURR CREDIT EXPOSURE ON RBC DERIV CONTR	26,189	0	35,205	339	1,203
CREDIT LOSSES ON OFF-BS DERIV CONTRACTS	0	0	0	0	NA
NET UNAMORT REALIZED GAIN(LOSS), OBS DERIV	0	0	0	NA	NA
PAST DUE DERIVATIVE INSTRUMENTS:					
BOOK VALUE					
30-89 DAYS PAST DUE (CONFIDENTIAL)	####,###,###	####,###,###	####,###,###	####,###,###	####,###,###
90+ DAYS PAST DUE	0	0	0	0	0
REPLACEMENT COST					
30-89 DAYS PAST DUE (CONFIDENTIAL)	####,###,###	####,###,###	####,###,###	####,###,###	####,###,###
90+ DAYS PAST DUE	0	0	0	0	0
IMPACT OF NONTRADED DERIV CONTRACTS:					
INCREASE (DECR) IN INTEREST INCOME	-556	-408	-2,445	-3,170	-12,055
DECREASE (INCR) IN INTEREST EXPENSE	0	0	0	0	0
NET INCR (DECR) IN NONINTEREST ALLOC	0	0	0	0	0
INCREASE (DECREASE) IN NET INCOME	-556	-408	-2,445	-3,170	-12,055

Derivative Instruments (Confidential)

BHCPR page 10 provides the dollar amounts of off-balance-sheet derivative contracts, which are grouped according to underlying risk exposure (interest rate contracts, foreign exchange contracts, equity derivative contracts, and commodity and other derivative contracts), financial technique used (futures, options, or swaps), and purpose (trading or hedging). Additional derivatives information includes the gross positive or negative fair values, current credit exposure of derivatives covered under the risk-based capital standards, maturity distribution, book value and replacement costs of past due derivative instruments, and impact of non-traded derivative contracts on net income.

Trading revenues generated from the four types of derivative instruments are provided on BHCPR page 4 (Non-interest Income and Expenses).

Prior to March 1995, the items below display an "NA" except when otherwise indicated.

Derivative Contracts

The gross notional amount or par value of off-balance-sheet derivative contracts, which include interest rate contracts, foreign exchange contracts, equity derivative contracts, and commodity and other contracts. (Historical data are available for this item.)

Interest Rate Contracts

The gross notional amount or par value of contracts related to interest-bearing financial instruments or whose cash flows are determined by reference interest rates or other interest rate contracts. This line item includes single currency interest rate swaps, basis swaps, forward rate agreements, and interest rate options, including caps, floors, collars, and corridors. (Historical data are available for this item.)

Foreign Exchange Contracts

The gross notional amount or par value of contracts for the purchase of foreign-denominated currencies and U.S. dollar exchange in the forward market. This line item includes cross-currency interest rate swaps in which there is an exchange of principal, forward foreign exchange contracts, currency futures, and currency options. (Historical data are available for this item.)

Equity, Commodity, and Other Derivative Contracts

The gross notional amount or par value of contracts in which the return or a portion of the return is linked to the price of a specific equity or commodity or an index of prices of equity, precious metals, petroleum, lumber, or other products.

Derivatives Position

Futures and Forwards

The aggregate par value of contracts that represent agreements in which the buyer agrees to purchase and the seller agrees to deliver, at a specified future date, a specified instrument or commodity at a specified price or yield. While futures contracts are standardized and are traded on organized exchanges that act as the counterparty to each contract, forward contracts are not traded on organized exchanges and their contractual terms are not standardized. (Historical data are available for this item.)

Written Options

The aggregate par value of financial instruments or commodities that the BHC has obligated itself to either purchase or sell under exchange-traded option contracts, for compensation (such as a fee or premium). This line item includes the aggregate notional amount of written caps, floors, and swaptions as well as the written

portion of collars and corridors. (Historical data are available for this item.)

Exchange-Traded

The aggregate par value of written options that are traded on organized exchanges.

Over-the-Counter

The aggregate par value of written options that are customized to meet the specific needs of counterparties to the transaction.

Purchased Options

The aggregate par value of financial instruments or commodities in which the BHC has purchased, for a fee or premium, the right to either purchase or sell under an option contract. This line item includes the aggregate notional amount of purchased caps, floors, and swaptions as well as the purchased portion of collars and corridors. (Historical data are available for this item.)

Exchange-Traded

The aggregate par value of purchased options that are traded on organized exchanges.

Over-the-Counter

The aggregate par value of purchased options that are customized to meet the specific needs of counterparties to the transaction.

Swaps

The notional amount of the underlying principal (interest, foreign exchange or other income or expense) which forms the basis for transactions in which two parties agree to exchange payment streams for a specified period. This line item includes the notional amount of all outstanding interest rate and basis swaps, cross-currency interest rate swaps, equity or equity index swaps, and other swap agreements that are not reportable as either interest rate,

foreign exchange, or equity derivative contracts. In cases where the BHC acts as an intermediary, this line item reflects both sides of the transaction. (Historical data are available for this item.)

Held for Trading

The gross notional amount or par value of off-balance-sheet derivative contracts (interest rate contracts, foreign exchange contracts, equity derivative contracts, and commodity and other contracts) that are held for trading purposes. Besides derivative instruments used in dealing and other trading activities, this line item covers activities in which the BHC acquires or takes derivatives positions for sale in the near term or with the intent to resell (or repurchase) in order to profit from short-term price movements, accommodate customers' needs, or hedge trading activities. Derivative instruments held for trading are generally accounted for at market value with gains and losses recognized in earnings.

Interest Rate Contracts (Held for Trading)

The gross notional amount or par value of interest rate contracts held for trading, including single currency interest rate swaps, basis swaps, forward rate agreements, and interest rate options, including caps, floor, collars, and corridors.

Foreign Exchange Contracts (Held for Trading)

The gross notional amount of foreign exchange contracts held for trading, including cross-currency interest rate swaps, forward foreign exchange contracts, currency futures, and currency options.

Equity, Commodity, and Other Derivative Contracts (Held for Trading)

The gross notional amount of equity, commodity, and other derivative contracts that are held for trading.

Non-Traded

The gross notional amount or par value of off-balance-sheet derivative contracts held for purposes other than trading, including interest rate contracts, foreign exchange contracts, equity derivative contracts, and commodity and other contracts.

Interest Rate Contracts (Non-Traded)

The gross notional amount or par value of interest rate contracts held for purposes other than trading, including includes single currency interest rate swaps, basis swaps, forward rate agreements, and interest rate options, including caps, floor, collars, and corridors.

Foreign Exchange Contracts (Non-Traded)

The gross notional amount of foreign exchange contracts held for purposes other than trading, including cross-currency interest rate swaps, forward foreign exchange contracts, currency futures, and currency options.

Equity, Commodity, and Other Derivative Contracts (Non-Traded)

The gross notional amount of equity, commodity, and other derivative contracts held for purposes other than trading.

Memo: Marked-to-Market (Non-Traded)

The total notional amount or par value of off-balance sheet derivative contracts held for purposes other than trading that are accounted for at market value or lower of cost or market value with gains and losses recognized either in earnings or in equity capital.

Derivative Contracts (excluding futures and foreign exchange of 14 days or less)

The notional principal amounts of off-balance-sheet derivative contracts subject to risk-based capital require-

ments, excluding foreign exchange contracts with an original maturity of 14 days or less and futures contracts. Also excluded are single currency interest rate swaps in which payments are made based upon two floating rate indices (so-called floating/floating or basis swaps).

One Year or Less

The notional amount or par value of off-balance-sheet derivative contracts subject to risk-based capital requirements (excluding foreign exchange contracts with an original maturity of 14 days or less and futures contracts) that have a remaining maturity of one year or less.

Over 1 Year to 5 Years

The notional amount or par value of off-balance-sheet derivative contracts subject to risk-based capital requirements (excluding futures contracts) that have a remaining maturity of over one year through five years.

Over 5 Years

The notional amount or par value of off-balance-sheet derivative contracts subject to risk-based capital requirements (excluding futures contracts) that have a remaining maturity of over five years.

Gross Negative Fair Value (Absolute Value)

The total fair value of off-balance-sheet derivative contracts with negative fair values. (The absolute value is displayed for this item.)

Gross Positive Fair Value

The total fair value of off-balance-sheet derivative contracts with positive fair values.

Held for Trading (Gross Positive Fair Value)

The total fair value of off-balance-sheet derivative contracts held for trading that have a positive fair value.

*Non-Traded
(Gross Positive Fair Value)*

The total fair value of off-balance-sheet derivatives held for purposes other than trading that have a positive fair value.

*Memo: Marked-to-Market
(Gross Positive Fair Value)*

The total fair value of off-balance sheet derivative contracts held for purposes other than trading that have a positive fair value.

*Current Credit Exposure on Risk-Based
Capital Derivative Contracts*

The current credit exposure (or the sum of positive fair values) of off-balance-sheet derivative contracts that are covered by the risk-based capital standards after considering any legally enforceable bilateral netting agreements. Also called the replacement cost, the current credit exposure equals zero when the market value of a derivative contract is negative or zero. For off-balance-sheet contracts subject to legally enforceable bilateral netting arrangements (involving a single counterparty), the Federal Reserve Board's risk-based capital guidelines allow positive mark-to-market values to be offset by negative mark-to-market values, thus resulting in a net current exposure with a minimum value of zero.

*Credit Losses on Off-Balance-Sheet
Derivative Contracts*

The year-to-date credit losses incurred on off-balance-sheet derivative contracts regardless of whether the loss is charged directly to income (e.g., trading revenue) or the allowance for credit losses on derivatives. (Note: Prior to March 1996, an "NA" is displayed for this line item.)

*Net Unamortized Realized Gains (Loss)
on Off-Balance-Sheet Derivatives*

The net amount of unamortized *realized* deferred gains or losses on off-balance-sheet derivative contracts that represent adjustments to the book value of existing assets or lia-

bilities. The deferred gains or losses, which arise from derivatives that qualify as hedges of existing assets, liabilities, firm commitments or anticipated transactions, are generally amortized over the life of the hedged position. (Prior to March 1997, an "NA" is displayed for this item.)

Past Due Derivative Instruments

Book Value

30–89 Days Past Due (Confidential)

The book value of interest rate, foreign exchange rate, and other off-balance-sheet and equity contracts (carried on the bank holding company's balance sheet as assets) on which the required payment (by the counterparty of the bank holding company or its consolidated subsidiaries) is due and unpaid for 30 to 89 days. (Historical data are available for this item.)

90+ Days Past Due

The book value of interest rate, foreign exchange rate, and other off-balance-sheet and equity contracts (carried on the bank holding company's balance sheet as assets) on which the required payment (by the counterparty of the bank holding company or its consolidated subsidiaries) is due and unpaid for 90 days or more. (Historical data are available for this item.)

Replacement Cost

30–89 Days Past Due (Confidential)

The positive replacement cost (i.e., the mark-to-market value) of interest rate, foreign exchange rate, or other off-balance-sheet commodity or equity contract on which a required payment is past due 30 days or more. (Historical data are available for this item.)

90+ Days Past Due

The positive replacement cost (i.e.,

mark-to-market value) of interest rate, foreign exchange rate, and other off-balance-sheet and equity contracts on which the required payment (by the counterparty of the bank holding company or its consolidated subsidiaries) is due and unpaid for 90 days or more. (Historical data are available for this item.)

**Impact of Non-Traded
Derivative Contracts**

Increase (Decrease) in Interest Income

The increase (or decrease) in interest income (reported in the Consolidated Income Statement, Schedule HI) resulting from off-balance-sheet derivatives used to hedge or adjust interest income from assets.

Decrease (Increase) in Interest Expense

The decrease (or increase) in interest expense (reported in the Consolidated Income Statement, Schedule HI) resulting from off-balance-sheet derivative transactions used to hedge or adjust interest expense from liabilities.

*Net Increase (Decrease) in
Non-Interest Allocation*

The increase (decrease) in net non-interest income (reported in the Consolidated Income Statement, Schedule HI) resulting from off-balance-sheet derivatives used to hedge or adjust non-interest income from assets or non-interest expense from liabilities.

Increase (Decrease) in Net Income

The sum of the increase (decrease) in interest income, the decrease (increase) in interest expense, and increase (decrease) in non-interest allocations generated from off-balance-sheet derivatives used to hedge or adjust income from assets or expenses from liabilities. Such amounts may result, for example, from periodic net settlements for swaps or other off-balance-sheet instruments accounted for on the hedge or accrual basis.

1234567 SAMPLE BANK HOLDING COMPANY
 RICHMOND VA FR DIS: 5
 ASSETS: 14,758,617 PEER: 01

DERIVATIVES ANALYSIS (INTERNAL FR/CONFIDENTIAL)

PAGE 11

	mm yyyy			mm yyyy			yyyy			yyyy		yyyy			
PERCENT OF NOTIONAL AMOUNT	BHC	PEER	01 PCT	BHC	PEER	01 PCT	BHC	PEER	01 PCT	BHC	PEER	01	BHC	PEER	01
INTEREST RATE CONTRACTS	35.36	81.52	6	41.11	79.94	9	37.45	78.27	9	51.61	80.18	68.56	78.80		
FOREIGN EXCHANGE CONTRACTS	64.64	18.00	94	58.89	19.70	90	62.55	21.30	91	48.39	19.46	31.44	20.54		
EQUITY, COMM, & OTHER CONTRACTS	0.00	0.29	33	0.00	0.23	35	0.00	0.26	35	0.00	0.25	0.00	0.66		
FUTURES AND FORWARDS	7.20	33.62	15	12.66	30.07	29	16.22	35.44	24	10.86	30.87	4.45	33.00		
WRITTEN OPTIONS	0.00	8.80	7	0.00	7.72	11	0.00	7.65	9	0.00	7.04	0.00	6.13		
EXCHANGE-TRADED	0.00	1.46	31	0.00	0.93	32	0.00	0.67	31	0.00	0.61	0.00	0.70		
OVER-THE-COUNTER	0.00	7.35	9	0.00	6.27	12	0.00	6.71	11	0.00	6.24	0.00	4.66		
PURCHASED OPTIONS	0.00	14.93	5	0.00	17.71	6	0.00	14.69	7	0.00	17.15	0.00	15.06		
EXCHANGE-TRADED	0.00	1.13	25	0.00	1.56	29	0.00	1.07	30	0.00	1.36	0.00	1.04		
OVER-THE-COUNTER	0.00	13.43	5	0.00	15.41	7	0.00	12.87	7	0.00	15.19	0.00	13.59		
SWAPS	92.80	42.65	93	87.34	44.50	93	83.78	42.22	91	89.14	44.94	95.55	45.81		
HELD FOR TRADING	24.64	44.68	40	0.00	38.86	11	32.08	43.91	45	0.00	38.01	0.00	40.40		
INTEREST RATE CONTRACTS	0.00	28.38	11	0.00	21.91	14	0.00	26.07	13	0.00	21.42	0.00	22.48		
FOREIGN EXCHANGE CONTRACTS	24.64	15.87	74	0.00	16.62	15	32.08	17.45	77	0.00	16.28	0.00	17.44		
EQUITY, COMM, & OTHER CONTRACTS	0.00	0.24	36	0.00	0.20	40	0.00	0.23	37	0.00	0.21	0.00	0.49		
NON-TRADED	75.36	55.32	59	100.00	61.14	88	67.92	56.09	54	100.00	61.99	100.00	59.60		
INTEREST RATE CONTRACTS	35.36	53.14	37	41.11	58.03	34	37.45	52.20	39	51.61	58.77	68.56	56.32		
FOREIGN EXCHANGE CONTRACTS	40.01	1.47	++	58.89	2.14	++	30.47	2.88	96	48.39	2.14	31.44	1.54		
EQUITY, COMM, & OTHER CONTRACTS	0.00	0.02	42	0.00	0.02	41	0.00	0.02	42	0.00	0.02	0.00	0.07		
MEMO: MARKED-TO-MARKET	40.01	14.81	84	58.89	15.05	86	30.47	16.66	80	48.39	12.96	31.44	12.31		
DERIV CONTR(EXCL FUT & FX LE 14 DAYS)	68.48	79.95	20	100.00	83.66	90	79.53	83.31	40	98.24	82.97	100.00	83.09		
ONE YEAR OR LESS	64.64	39.89	84	58.89	38.34	80	62.55	42.49	81	48.39	39.39	31.44	42.55		
OVER 1 YEAR TO 5 YEARS	3.83	31.50	8	41.11	35.73	63	16.98	31.92	29	49.84	35.04	68.56	34.86		
OVER 5 YEARS	0.00	8.56	9	0.00	9.59	12	0.00	7.86	10	0.00	7.32	0.00	5.68		
GROSS NEGATIVE FAIR VALUE (ABS VAL)	1.29	0.62	81	2.51	0.90	95	1.73	0.70	93	2.19	0.71	1.68	0.75		
GROSS POSITIVE FAIR VALUE	2.04	1.13	89	2.21	0.81	96	2.44	1.10	93	1.97	0.84	1.64	1.94		
PERCENT OF TIER 1 CAPITAL:															
GROSS NEGATIVE FAIR VALUE, ABS VAL(X)															
GROSS POSITIVE FAIR VALUE,(X)	0.02	0.37	50	0.03	0.43	50	0.02	0.37	55	0.03	0.38	0.03	0.40		
HELD FOR TRADING (X)	0.02	0.39	41	0.03	0.42	49	0.03	0.39	48	0.02	0.38	0.03	0.42		
NON-TRADED (X)	0.00	0.36	39	0.00	0.40	13	0.01	0.36	53	0.00	0.36	0.00	0.38		
NON-TRADED MARKED-TO-MARKET (X)	0.02	0.03	56	0.03	0.02	81	0.02	0.03	58	0.02	0.02	0.03	0.03		
CURR CREDIT EXPOSURE (X)	0.02	0.00	91	0.03	0.00	98	0.02	0.00	90	0.02	0.00	0.02	0.00		
CREDIT LOSSES ON OFF-BAL SHEET DERIV	0.02	0.19	44	0.00	0.16	1	0.03	0.20	53	0.00	0.14	0.00	0.18		
NET UNAMORT REALIZED-G/L	0.00	0.01	44	0.00	0.00	49	0.00	0.01	46	0.00	0.00	NA	NA		
PAST DUE DERIVATIVE INSTRUMENTS:															
30-89 DAYS PD, BOOK VALUE (CONF)	####.##	####.##	###	####.##	####.##	###	####.##	####.##	###	####.##	####.##	####.##	####.##	####.##	####.##
30-89 DAYS PD, REPL COST (CONF)	####.##	####.##	###	####.##	####.##	###	####.##	####.##	###	####.##	####.##	####.##	####.##	####.##	####.##
90+ DAYS PAST DUE, BOOK VALUE	0.00	0.00	49	0.00	0.00	50	0.00	0.00	48	0.00	0.00	0.00	0.00		
90+ DAYS PD, REPLACEMENT COST	0.00	0.00	48	0.00	0.00	49	0.00	0.00	47	0.00	0.00	0.00	0.00		
OTHER RATIOS:															
CURR CREDIT EXPOSURE/RISK WTD ASTS	0.24	1.61	44	0.00	1.44	1	0.32	1.75	55	0.00	1.33	0.01	1.68		
CREDIT LOSSES ON OBS DERIV/CR ALLOW	0.00	0.10	44	0.00	0.00	49	0.00	0.04	46	0.00	0.00	NA	NA		
IMPACT OF NONTRADED DERIV CONTRACTS:															
INCR(DECR) IN INTEREST INC/NET INC	-1.63	1.27	10	-1.15	0.34	16	-1.75	0.54	8	-2.38	-0.08	-9.90	-1.58		
DECR (INCR) IN INT EXPENSE/NET INC	0.00	1.48	28	0.00	1.18	25	0.00	1.33	23	0.00	0.84	0.00	-0.98		
NET INCR(DECR)NONINT ALLOC/NET INC	0.00	-0.31	49	0.00	0.41	40	0.00	0.18	45	0.00	0.01	0.00	-0.04		
INCR (DECR)IN NET INCOME/NET INC	-1.63	1.52	15	-1.15	2.34	11	-1.75	2.06	13	-2.38	0.73	-9.90	-2.05		

Derivatives Analysis (Confidential)

BHCPR page 11 presents dollar amounts of derivatives-related items displayed on BHCPR page 10 as a percent of the gross notional amount of off-balance sheet derivative contracts, Tier 1 capital, and net income. Two additional ratios relate current credit exposure and credit losses on off-balance-sheet derivative contracts to risk-weighted assets and total credit allowance, respectively.

Prior to March 1995, the ratios below display an "NA" except when otherwise indicated.

Percent of Notional Amount

Interest Rate Contracts (Percent of Notional Amount)

The gross notional amount or par value of interest rate contracts divided by the total notional amount of derivative contracts. (Historical data are available for this ratio.)

Foreign Exchange Contracts (Percent of Notional Amount)

The gross notional amount or par value of foreign exchange contracts divided by the total notional amount of derivative contracts. (Historical data are available for this ratio.)

Equity, Commodity and Other Contracts (Percent of Notional Amount)

The gross notional amount or par value of equity, commodity, and other derivative contracts divided by the total notional amount of derivative contracts. (Historical data are available for this ratio.)

Futures and Forwards (Percent of Notional Amount)

The aggregate par value of futures and forward contracts divided by the total notional amount of derivative contracts.

Written Options (Percent of Notional Amount)

The aggregate par value of written options divided by the total notional amount of derivative contracts. (Historical data are available for this ratio.)

Exchange-Traded (Written Options) (Percent of Notional Amount)

The aggregate par value of exchange-traded written options divided by the total notional amount of derivative contracts.

Over-the-Counter (Written Options) (Percent of Notional Amount)

The aggregate par value of written options that are customized to meet the specific needs of counterparties to the transaction divided by the total notional amount of derivative contracts.

Purchased Options (Written Options) (Percent of Notional Amount)

The aggregate par value of purchased options divided by the total notional amount of derivative contracts. (Historical data are available for this ratio.)

Exchange-Traded (Purchased Options) (Percent of Notional Amount)

The aggregate par value of exchange-traded purchased options divided by the total notional amount of derivative contracts.

Over-the-Counter (Purchased Options) (Percent of Notional Amount)

The aggregate par value of purchased options that are customized to meet the specific needs of counterparties to the transaction divided by the total notional amount of derivative contracts.

Swaps (Percent of Notional Amount)

The notional amount of swaps divided by the total notional amount of derivative contracts. (Historical data are available for this ratio.)

Held for Trading (Percent of Notional Amount)

The gross notional amount or par value of off-balance-sheet derivative contracts (interest rate contracts, foreign exchange contracts, equity derivative contracts, and commodity and other contracts) that are held for trading purposes divided by the total notional amount of derivative contracts.

Interest Rate Contracts (Held for Trading) (Percent of Notional Amount)

The gross notional amount or par value of interest rate contracts held for trading divided by the total notional amount of derivative contracts.

Foreign Exchange Contracts (Held for Trading) (Percent of Notional Amount)

The gross notional amount of foreign exchange contracts held for trading divided by the total notional amount of derivative contracts.

Equity, Commodity, and Other Derivative Contracts (Held for Trading) (Percent of Notional Amount)

The gross notional amount of equity, commodity, and other derivative contracts that are held for trading divided by the total notional amount of derivative contracts.

Non-Traded (Percent of Notional Amount)

The gross notional amount or par value of off-balance-sheet derivative contracts held for purposes other than trading divided by the total notional amount of derivative contracts.

*Interest Rate Contracts
(Non-Traded)
(Percent of Notional Amount)*

The gross notional amount or par value of interest rate contracts held for purposes other than trading divided by the total notional amount of derivative contracts.

*Foreign Exchange Contracts
(Non-Traded)
(Percent of Notional Amount)*

The gross notional amount of foreign exchange contracts held for purposes other than trading divided by the total notional amount of derivative contracts.

*Equity, Commodity, and
Other Derivative Contracts
(Non-Traded)
(Percent of Notional Amount)*

The gross notional amount of equity, commodity, and other derivative contracts held for purposes other than trading divided by the total notional amount of derivative contracts.

*Marked-to-Market
(Non-Traded)
(Percent of Notional Amount)*

The total notional amount or par value of off-balance sheet derivative contracts held for purposes other than trading divided by the total notional amount of derivative contracts.

*Derivative Contracts (excluding
futures and foreign exchange of 14 days
or less)
(Percent of Notional Amount)*

The notional principal amounts of off-balance-sheet derivative contracts subject to risk-based capital requirements, excluding foreign exchange contracts with an original maturity of 14 days or less and futures contracts, divided by the total notional amount of derivative contracts.

*One Year or Less
(Percent of Notional Amount)*

The notional amount or par value of off-balance-sheet derivative contracts subject to risk-based capital require-

ments that have a remaining maturity of one year (excluding foreign exchange contracts with an original maturity of 14 days or less and futures contracts) or less divided by the total notional amount of derivative contracts.

*Over 1 Year to 5 Years
(Percent of Notional Amount)*

The notional amount or par value of off-balance-sheet derivative contracts subject to risk-based capital requirements (excluding futures contracts) that have a remaining maturity of over one year through five years divided by the total notional amount of derivative contracts.

*Over 5 Years
(Percent of Notional Amount)*

The notional amount or par value of off-balance-sheet derivative contracts subject to risk-based capital requirements (excluding futures contracts) that have a remaining maturity over five years divided by the total notional amount of derivative contracts.

*Gross Negative Fair Value (Absolute
Value)
(Percent of Notional Amount)*

The total fair value of off-balance-sheet derivative contracts with negative fair values (absolute value) divided by the total notional amount of derivative contracts.

*Gross Positive Fair Value
(Percent of Notional Amount)*

The total fair value of off-balance-sheet derivative contracts with positive fair values divided by the total notional amount of derivative contracts.

Percent of Tier 1 Capital

*Gross Negative Fair Value (Absolute
Value)
(Number of Times)*

The absolute value of the total negative fair value of all derivative con-

tracts divided by Tier 1 capital. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

*Gross Positive Fair Value
(Number of Times)*

The total positive fair value of all derivative contracts divided by Tier 1 capital. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

*Held for Trading
(Number of Times)*

The total positive fair value of all derivative contracts held for trading divided by Tier 1 capital. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

*Non-Traded
(Gross Positive Fair Value)
(Number of Times)*

The total positive fair value of all derivative contracts held for purposes other than trading divided by Tier 1 capital. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

*Non-Traded Marked-to-Market
(Gross Positive Fair Value)
(Number of Times)*

The total positive fair value of all derivative contracts held for purposes other than trading that are accounted for at market value or lower of cost or market value divided by Tier 1 capital. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

*Current Credit Exposure on
Risk-Based Capital Derivative
Contracts
(Number of Times)*

The current credit exposure of off-balance-sheet derivatives covered under the risk-based capital standards divided by Tier 1 capital. (This ratio is not expressed as a percent and is, therefore, not multiplied by 100.)

*Credit Losses on Off-Balance-Sheet
Derivatives
(Percent of Tier 1 Capital)*

Year-to-date credit losses incurred on off-balance-sheet derivative contracts regardless of whether the loss is charged directly to income (e.g., trading revenue) or the allowance for credit losses on derivatives divided by Tier 1 capital. (Note: This ratio displays an "NA" for periods prior to March 1996.)

*Net Unamortized Realized Gains
(Losses) on Off-Balance-Sheet
Derivatives
(Percent of Tier 1 Capital)*

The net amount of unamortized realized deferred gains or losses on off-balance-sheet derivative contracts that represent adjustments to the book value of existing assets or liabilities divided by Tier 1 capital. Prior to March 1997, this ratio displays an "NA."

Past Due Derivative Instruments

*30–89 Days Past Due (Book Value)
(Percent of Tier 1 Capital)*

The book value of derivative contracts (carried on the bank holding company's balance sheet as assets) on which the required payment is due and unpaid for 30 to 89 days divided by Tier 1 capital. Prior to March 1994, this ratio displays an "NA."

*90+ Days Past Due (Book Value)
(Percent of Tier 1 Capital)*

The book value of derivative con-

tracts (carried on the bank holding company's balance sheet as assets) on which the required payment is due and unpaid for 90 days or more divided by Tier 1 capital. Prior to March 1994, this ratio displays an "NA."

*30–89 Days Past Due
(Replacement Cost)
(Percent of Tier 1 Capital)*

The positive replacement cost of derivative contracts on which the required payment is due and unpaid for 30 to 89 days divided by Tier 1 capital. Prior to March 1994, this ratio displays an "NA."

*90+ Days Past Due (Replacement Cost)
(Percent of Tier 1 Capital)*

The positive replacement cost of derivative contracts on which the required payment is due and unpaid for 90 days or more divided by Tier 1 capital. Prior to March 1994, this ratio displays an "NA."

Other Ratios

*Current Credit Exposure/
Risk-Weighted Assets*

The current credit exposure of off-balance-sheet derivatives covered by the risk-based capital standards divided by risk-weighted assets. Prior to March 1995, this ratio displays an "NA."

*Credit Losses on Off-Balance-Sheet
Derivatives/Credit Allowance*

Credit losses on off-balance-sheet derivatives divided by the allowance

for credit losses. (Note: This ratio displays an "NA" for periods prior to March 1996.)

**Impact of Non-Traded
Derivative Contracts**

*Increase (Decrease) in Interest Income/
Net Income*

The increase (or decrease) in interest income generated from off-balance-sheet derivatives held for purposes other than trading divided by net income. Prior to March 1995, this ratio displays an "NA."

*Decrease (Increase) in Interest
Expense/Net Income*

The increase (or decrease) in interest expense generated from off-balance-sheet derivatives held for purposes other than trading divided by net income. Prior to March 1995, this ratio displays an "NA."

*Net Increase (Decrease) in
Non-Interest Allocation/Net Income*

The increase (or decrease) in net non-interest income generated from off-balance-sheet derivatives held for purposes other than trading divided by net income. Prior to March 1995, this ratio displays an "NA."

*Increase (Decrease) in Net Income/
Net Income*

The increase (or decrease) in net income generated from off-balance-sheet derivatives held for purposes other than trading divided by net income. Prior to March 1995, this ratio displays an "NA."

SAMPLE BANK HOLDING COMPANY
 RICHMOND VA FR DIS: 5
 ASSETS: 14,758,617 PEER: 01

PAST DUE AND NONACCRUAL ASSETS (INTERNAL FR/CONFIDENTIAL)

PAGE 13

30+ DAYS PD & NONACCRUAL ASSETS (\$000)	mmmm yyyy		mmmm yyyy		yyyy		yyyy		yyyy	
30-89 DAYS PAST DUE LNS&LS (CONF)	####,###,###		####,###,###		####,###,###		####,###,###		####,###,###	
90 DAYS AND OVER PAST DUE LNS&LS	24,351		31,100		25,008		34,866		20,703	
NONACCRUAL LOANS AND LEASES	86,793		78,210		89,252		72,424		47,678	
TOTAL PD & NONACCR LNS&LS (CONF)	####,###,###		####,###,###		####,###,###		####,###,###		####,###,###	
RESTR 30-89 DAYS PAST DUE (CONF)	####,###,###		####,###,###		####,###,###		####,###,###		####,###,###	
RESTR 90+ DAYS PAST DUE (CONF)	####,###,###		####,###,###		####,###,###		####,###,###		####,###,###	
RESTR NONACCRUAL (CONF)	####,###,###		####,###,###		####,###,###		####,###,###		####,###,###	
TOTAL RESTR LNS&LS, INCL ABOVE (CONF)	####,###,###		####,###,###		####,###,###		####,###,###		####,###,###	
RESTR LOANS AND LEASES IN COMPLIANCE	1,639		0		1,639		0		0	
REAL ESTATE ACQUIRED (REACQ)	6,131		11,274		6,151		10,711		9,306	
OTHER ASSETS:										
30-89 DAYS PAST DUE (CONF)	####,###,###		####,###,###		####,###,###		####,###,###		####,###,###	
90+ DAYS PAST DUE	0		0		0		0		0	
NONACCRUAL	0		0		0		0		0	
TOTAL OTH ASTS PD & NONACCR (CONF)	####,###,###		####,###,###		####,###,###		####,###,###		####,###,###	
PERCENT OF LOANS AND LEASES	BHC	PEER 01	PCT	BHC	PEER 01	PCT	BHC	PEER 01	BHC	PEER 01
30-89 DAYS PD LOANS & LEASES (CONF)	####.##	####.##	###	####.##	####.##	###	####.##	####.##	####.##	####.##
90+ DAYS PAST DUE LOANS AND LEASES	0.26	0.22	62	0.36	0.29	73	0.27	0.28	59	0.41
NONACCRUAL LOANS AND LEASES	0.93	0.57	91	0.90	0.62	85	0.96	0.55	91	0.85
90+ DAYS PD AND NONACCRUAL LNS&LS	1.20	0.81	91	1.26	1.02	81	1.23	0.83	90	1.25
30-89 DAYS PD RESTRUCTURED (CONF)	####.##	####.##	###	####.##	####.##	###	####.##	####.##	####.##	####.##
90+ DAYS PD RESTRUCTURED (CONF)	####.##	####.##	###	####.##	####.##	###	####.##	####.##	####.##	####.##
NONACCRUAL RESTRUCTURED (CONF)	####.##	####.##	###	####.##	####.##	###	####.##	####.##	####.##	####.##
PERCENT OF LNS&LS + OTHER ASSETS										
30+ DAYS PAST DUE AND NONACCRUAL										
30-89 DAYS PAST DUE ASSETS (CONF)	####.##	####.##	###	####.##	####.##	###	####.##	####.##	####.##	####.##
90+ DAYS PAST DUE ASSETS	0.26	0.22	62	0.36	0.29	73	0.27	0.28	59	0.41
NONACCRUAL ASSETS	0.93	0.62	89	0.90	0.63	85	0.96	0.58	90	0.85
30+ DAYS PD & NONAC ASSETS (CONF)	####.##	####.##	###	####.##	####.##	###	####.##	####.##	####.##	####.##
PERCENT OF TOTAL ASSETS										
90+ DAYS PD AND NONACCRUAL ASTS	0.75	0.52	84	0.78	0.64	81	0.76	0.53	85	0.77
90+ PD & NONACCRUAL ASTS + OREO	0.79	0.59	84	0.86	0.73	81	0.80	0.60	81	0.84
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQ AS PERCENT OF:										
TOTAL ASSETS (CONFIDENTIAL)	####.##	####.##	###	####.##	####.##	###	####.##	####.##	####.##	####.##
ALLOWANCE FOR LN&LS LOSSES (CONF)	####.##	####.##	###	####.##	####.##	###	####.##	####.##	####.##	####.##
EQUITY CAP + ALLOW FOR CR LOSSES (CONF)	####.##	####.##	###	####.##	####.##	###	####.##	####.##	####.##	####.##
TIER 1 CAP + ALLOW FOR CR LOSSES (CONF)	####.##	####.##	###	####.##	####.##	###	####.##	####.##	####.##	####.##
LOANS & LEASES + RE ACQUIRED (CONF)	####.##	####.##	###	####.##	####.##	###	####.##	####.##	####.##	####.##

Past Due and Nonaccrual Assets (Confidential)

BHCPR page 13 provides the dollar volume of loans and leases that are 30 to 89 days past due, 90 days or more past due, in nonaccrual status, or restructured. At the bottom of this report page, the sum of loans and leases that are 90 days or more past due and in nonaccrual status, restructured loans and leases, and real estate acquired in satisfaction of debt previously contracted is compared to total assets, allowance for loan and lease losses, equity capital plus allowance for credit losses, Tier 1 capital plus allowance for credit losses, and loans and leases plus real estate acquired in satisfaction of debt previously contracted.

Information provided on this report page is derived from Schedule HC-H of the FR Y-9C. (See Appendix F.)

30 Days and over Past Due and Nonaccrual Assets (\$000)

30 to 89 Days Past Due Loans and Leases (Confidential)

Loans and lease financing receivables on which either interest or principal is unpaid for 30 to 89 days and that are not required to be carried in nonaccrual status.

90 Days and over Past Due Loans and Leases

Loans and lease financing receivables on which either interest or principal is unpaid for 90 days or more, and that are not required to be carried in nonaccrual status.

Nonaccrual Loans and Leases

Loans and lease financing receivables that are required to be reported on a nonaccrual basis because (a) they are maintained on a cash basis due to a deterioration in the financial position of the borrower, (b) payment in full of interest or principal is not expected, or (c) principal or interest has been in default for 90 days or longer, unless the obligation is both well secured and in the process of collection .

Total Past Due and Nonaccrual Loans and Leases (Confidential)

Loans and lease financing receivables that are 30 to 89 days and still accruing, 90 days or more past due and still accruing, and carried in nonaccrual status.

Restructured Loans and Leases, 30 to 89 Days Past Due (Confidential)

Restructured or renegotiated loans and leases classified as 30 to 89 days past due. This item excludes restructured loans that are secured by one- to four-family residential properties and restructured loans to individuals for household, family, and other personal expenditures.

Restructured Loans and Leases, 90 Days and over Past Due (Confidential)

Restructured or renegotiated loans and leases classified as 90 days or more past due. This item excludes restructured loans that are secured by one- to four-family residential properties and restructured loans to individuals for household, family, and other personal expenditures.

Restructured Loans and Leases, Nonaccrual (Confidential)

Restructured or renegotiated loans and leases in nonaccrual status. This item excludes restructured loans that are secured by one- to four-family residential properties and restructured loans to individuals for household, family, and other personal expenditures .

Total Restructured Loans and Leases, Included Above (Confidential)

Restructured loans and lease financing receivables that are 30 days or more past due or in nonaccrual status. This item excludes restructured loans that are secured by one- to four-family residential properties and restructured loans to individuals for household, family and other personal expenditures.

Restructured Loans and Leases in Compliance

Loans and lease financing receivables that have been restructured or renegotiated because of a deterioration in the financial position of the obligor, but remain in compliance with the modified terms of the restructuring.

Real Estate Acquired (REACQ)

Real estate acquired in satisfaction of debts previously contracted. This item includes investments, loans, sales contracts, and other assets based on properties, which are considered sold or transferred, where there exists a likelihood that the properties will have to be taken over by the BHC or its subsidiaries and properties sold or transferred for which someone other than the BHC or its subsidiaries takes title for the convenience of the BHC or its subsidiaries.

Other Assets

30 to 89 Days Past Due (Confidential)

Assets (other than loans and leases, real estate owned, or other repossessed assets) including placements and debt securities on which interest or principal is due and unpaid for 30 to 89 days.

90 Days and over Past Due

Assets (other than loans and leases, real estate owned, or other repossessed assets) including placements and debt securities on which interest or principal is due and unpaid for 90 days or more.

Nonaccrual

Assets (other than loans and leases, real estate owned, or other repossessed assets) including placements and debt securities that are in nonaccrual status.

Total Other Assets 30 Days and over Past Due and Nonaccrual (Confidential)

Assets (other than loans and leases, real estate owned or other repossessed assets) including placements and debt securities that are 30 days or more past due or in nonaccrual status.

Percent of Loans and Leases

30 to 89 Days Past Due Loans and Leases (Confidential) (Percent of Loans and Leases)

Loans and leases on which interest or principal is due and unpaid for 30 to 89 days divided by loans and leases, net of unearned income.

90 Days and over Past Due Loans and Leases (Percent of Loans and Leases)

Loans and leases on which interest or principal is due and unpaid for 90 days or more divided by loans and leases, net of unearned income.

Nonaccrual Loans and Leases (Percent of Loans and Leases)

Loans and leases that are in nonaccrual status divided by loans and leases, net of unearned income.

90 Days and over Past Due and Nonaccrual Loans and Leases (Percent of Loans and Leases)

The sum of loans and leases on which interest or principal is due and unpaid for 90 days or more and loans and leases in nonaccrual status divided by loans and leases, net of unearned income.

30 to 89 Days Past Due Restructured Loans and Leases (Confidential) (Percent of Loans and Leases)

Restructured or renegotiated loans and leases that are 30 to 89 days past due divided by loans and leases, net of unearned income.

90 Days and over Past Due Restructured Loans and Leases (Confidential) (Percent of Loans and Leases)

Restructured or renegotiated loans and leases that are 90 days or more past due divided by loans and leases, net of unearned income.

Nonaccrual Restructured Loans and Leases (Confidential) (Percent of Loans and Leases)

Restructured or renegotiated loans and leases that are in nonaccrual status divided by loans and leases, net of unearned income.

Percent of Loans and Leases Plus Other Assets 30 Days and over Past Due and Nonaccrual

30 to 89 Days Past Due Assets (Confidential) (Percent of Loans and Leases Plus Other Assets over 30 Days Past Due or in Nonaccrual Status)

Loans and leases and other assets on which interest or principal is due and unpaid for 30 to 89 days divided by the sum of loans and leases, net of unearned income, and other assets that are 30 days or more past due and still accruing or carried in nonaccrual status.

90 Days and over Past Due Assets (Percent of Loans and Leases Plus Other Assets over 30 Days Past Due or in Nonaccrual Status)

Loans and leases and other assets on which interest or principal is due and unpaid for 90 days or more divided by the sum of loans and leases, net of unearned income, and other assets that are 30 days or more past due and still accruing or carried in nonaccrual status.

Nonaccrual Assets (Percent of Loans and Leases Plus Other Assets over 30 Days Past Due or in Nonaccrual Status)

Loans and leases and other assets that are in nonaccrual status divided

by the sum of loans and leases, net of unearned income, and other assets that are 30 days or more past due and still accruing or carried in nonaccrual status.

30 Days and over Past Due and Nonaccrual Assets (Confidential) (Percent of Loans and Leases Plus Other Assets over 30 Days Past Due or in Nonaccrual Status)

Loans and leases and other assets on which interest or principal is due and unpaid for 30 days or more or that are in nonaccrual status divided by the sum of loans and leases, net of unearned income, and other assets that are 30 days or more past due and still accruing or carried in nonaccrual status.

Percent of Total Assets

90 Days and over Past Due and Nonaccrual Assets (Percent of Total Assets)

Loans and leases and other assets on which interest or principal is due and unpaid for 90 days or more or which are carried in nonaccrual status divided by total assets.

90 Days and over Past Due and Nonaccrual Assets Plus Other Real Estate Owned (Percent of Total Assets)

The sum of loans and leases and other assets on which interest or principal is due and unpaid for 90 days or more or which are carried in nonaccrual status and other real estate owned divided by total assets.

Restructured and Nonaccrual Loans and Leases Plus Real Estate Acquired as a Percent of

(Restructured and Nonaccrual Loans and Leases Plus Real Estate Acquired as a Percent of) Total Assets (Confidential)

The sum of restructured loans and leases that are 90 days or more past

due or in compliance with modified terms, loans and leases that are in nonaccrual status, and real estate acquired in satisfaction of debt previously contracted divided by total assets.

*(Restructured and Nonaccrual Loans and Leases Plus Real Estate Acquired as a Percent of)
Allowance for Loan and Lease Losses
(Confidential)*

The sum of restructured loans and leases that are 90 days or more past due or in compliance with modified terms, loans and leases that are in nonaccrual status, and real estate acquired in satisfaction of debt previously contracted divided by the allowance for loan and lease losses including the allocated transfer risk reserve.

*(Restructured and Nonaccrual Loans and Leases Plus Real Estate Acquired as a Percent of)
Equity Capital Plus Allowance for Credit Losses (Confidential)*

The sum of restructured loans and leases that are 90 days or more past

due or in compliance with modified terms, loans and leases that are in nonaccrual status, and real estate acquired in satisfaction of debt previously contracted divided by the sum of equity capital and allowance for credit losses.

*(Restructured and Nonaccrual Loans and Leases Plus Real Estate Acquired as a Percent of)
Tier 1 Capital Plus Allowance for Credit Losses (Confidential)*

The sum of restructured loans and leases that are 90 days or more past due or in compliance with modified terms, loans and leases that are in nonaccrual status, and real estate acquired in satisfaction of debt previously contracted divided by the sum of Tier 1 capital and allowance for credit losses.

*(Restructured and Nonaccrual Loans and Leases Plus Real Estate Acquired as a Percent of)
Loans and Leases Plus Real Estate Acquired (Confidential)*

The sum of restructured loans and leases that are 90 days or more past

due or in compliance with modified terms, loans and leases that are in nonaccrual status, and real estate acquired in satisfaction of debt previously contracted divided by the sum of loans and leases, net of unearned income, and real estate acquired in satisfaction of debt previously contracted.

SAMPLE BANK HOLDING COMPANY
 RICHMOND VA FR DIS: 5
 ASSETS: 14,758,617 PEER: 01

PAST DUE AND NONACCRUAL LOANS AND LEASES (INTERNAL FR/CONFIDENTIAL)

PAGE 13A

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE		mmmm yyyy			mmmm yyyy			yyyy			yyyy			yyyy		
		BHC	PEER	01	PCT	BHC	PEER	01	PCT	BHC	PEER	01	PCT	BHC	PEER	01
REAL ESTATE	- 30-89 DAYS PD (CONF)	####.##	####.##	###	####.##	####.##	###	####.##	####.##	###	####.##	####.##	###	####.##	####.##	###
	- 90+ DAYS PAST DUE	0.25	0.18	72	0.22	0.22	63	0.17	0.19	46	0.33	0.21	0.19	0.23	0.19	0.23
	- NONACCRUAL	1.01	0.80	70	0.84	0.94	58	0.82	0.86	60	0.71	0.95	0.70	1.13	0.70	1.13
COML & INDL	- 30-89 DAYS PD (CONF)	####.##	####.##	###	####.##	####.##	###	####.##	####.##	###	####.##	####.##	###	####.##	####.##	###
	- 90+ DAYS PAST DUE	0.15	0.08	80	0.39	0.12	93	0.24	0.11	80	0.40	0.12	0.08	0.08	0.08	0.08
	- NONACCRUAL	0.95	0.68	77	1.00	0.68	81	1.33	0.61	95	1.04	0.72	0.44	0.90	0.44	0.90
INDIVIDUALS	- 30-89 DAYS PD (CONF)	####.##	####.##	###	####.##	####.##	###	####.##	####.##	###	####.##	####.##	###	####.##	####.##	###
	- 90+ DAYS PAST DUE	0.91	0.67	71	1.21	0.77	77	1.00	0.72	73	1.08	0.80	1.28	0.70	1.28	0.70
	- NONACCRUAL	0.84	0.27	88	1.03	0.22	95	0.78	0.25	90	1.01	0.20	0.10	0.18	0.10	0.18
DEP INST LNS	- 30-89 DAYS PD (CONF)	####.##	####.##	###	####.##	####.##	###	####.##	####.##	###	####.##	####.##	###	####.##	####.##	###
	- 90+ DAYS PAST DUE	0.00	0.00	50	0.00	0.00	49	0.00	0.00	46	0.00	0.00	0.00	0.01	0.00	0.01
	- NONACCRUAL	0.00	0.03	43	0.00	0.06	44	0.00	0.03	45	0.00	0.03	0.00	0.06	0.00	0.06
AGRICULTURAL	- 30-89 DAYS PD (CONF)	####.##	####.##	###	####.##	####.##	###	####.##	####.##	###	####.##	####.##	###	####.##	####.##	###
	- 90+ DAYS PAST DUE	0.08	0.20	65	0.00	0.24	25	0.00	0.13	29	0.04	0.20	0.09	0.17	0.09	0.17
	- NONACCRUAL	10.52	1.46	98	17.90	1.96	98	11.03	1.50	98	17.24	1.55	17.93	2.33	17.93	2.33
FOREIGN GOVTS	- 30-89 DAYS PD (CONF)	####.##	####.##	###	####.##	####.##	###	####.##	####.##	###	####.##	####.##	###	####.##	####.##	###
	- 90+ DAYS PAST DUE	0.00	0.00	50	NA	0.00	NA	0.00	0.00	50	NA	0.00	0.00	0.00	0.00	0.00
	- NONACCRUAL	0.00	0.06	45	NA	0.08	NA	0.00	0.06	41	NA	0.09	0.00	0.34	0.00	0.34
OTHER LNS&LS	- 30-89 DAYS PD (CONF)	####.##	####.##	###	####.##	####.##	###	####.##	####.##	###	####.##	####.##	###	####.##	####.##	###
	- 90+ DAYS PAST DUE	0.01	0.07	32	0.08	0.07	68	0.06	0.07	72	0.08	0.08	0.04	0.05	0.04	0.05
	- NONACCRUAL	0.05	0.20	29	0.01	0.26	13	0.00	0.19	7	0.00	0.27	0.00	0.31	0.00	0.31
MEMORANDA																
1-4 FAMILY	- 30-89 DAYS PD(CONF)	####.##	####.##	###	####.##	####.##	###	####.##	####.##	###	####.##	####.##	###	####.##	####.##	###
	- 90+ DAYS PAST DUE	0.23	0.22	58	0.35	0.25	78	0.29	0.24	63	0.29	0.26	0.23	0.26	0.23	0.26
	- NONACCRUAL	1.56	0.62	93	1.30	0.69	90	1.35	0.63	93	1.06	0.66	0.58	0.49	0.58	0.49
REVOLVING	- 30-89 DAYS PD(CONF)	####.##	####.##	###	####.##	####.##	###	####.##	####.##	###	####.##	####.##	###	####.##	####.##	###
	- 90+ DAYS PAST DUE	0.02	0.16	24	0.01	0.17	25	0.08	0.15	36	0.03	0.17	0.23	0.22	0.23	0.22
	- NONACCRUAL	0.36	0.19	80	0.19	0.23	60	0.27	0.18	74	0.18	0.20	0.00	0.22	0.00	0.22
CLOSED-END	- 30-89 DAYS PD(CONF)	####.##	####.##	###	####.##	####.##	###	####.##	####.##	###	####.##	####.##	###	####.##	####.##	###
	- 90+ DAYS PAST DUE	0.25	0.23	63	0.39	0.27	75	0.31	0.26	63	0.33	0.27	0.23	0.28	0.23	0.28
	- NONACCRUAL	1.69	0.69	93	1.44	0.77	88	1.47	0.70	90	1.18	0.73	0.66	0.62	0.66	0.62
COMMERCIAL RE	- 30-89 DAYS PD(CONF)	####.##	####.##	###	####.##	####.##	###	####.##	####.##	###	####.##	####.##	###	####.##	####.##	###
	- 90+ DAYS PAST DUE	0.39	0.15	84	0.07	0.18	56	0.03	0.14	34	0.57	0.17	0.18	0.20	0.17	0.20
	- NONACCRUAL	0.51	1.22	33	0.33	1.63	13	0.26	1.24	16	0.35	1.53	1.13	2.23	1.13	2.23
CONST & DEV	- 30-89 DAYS PD(CONF)	####.##	####.##	###	####.##	####.##	###	####.##	####.##	###	####.##	####.##	###	####.##	####.##	###
	- 90+ DAYS PAST DUE	0.00	0.15	20	0.00	0.31	17	0.00	0.19	20	0.18	0.13	0.00	0.10	0.00	0.10
	- NONACCRUAL	2.18	1.31	82	0.25	1.77	22	0.35	1.47	42	0.12	2.34	0.00	3.49	0.00	3.49
MULTIFAMILY	- 30-89 DAYS PD(CONF)	####.##	####.##	###	####.##	####.##	###	####.##	####.##	###	####.##	####.##	###	####.##	####.##	###
	- 90+ DAYS PAST DUE	0.00	0.04	31	0.00	0.10	31	0.00	0.05	31	0.00	0.08	0.00	0.08	0.00	0.08
	- NONACCRUAL	0.00	0.96	6	0.00	1.08	6	0.36	0.89	44	0.00	1.14	0.00	1.69	0.00	1.69
NONFARM NRES	- 30-89 DAYS PD(CONF)	####.##	####.##	###	####.##	####.##	###	####.##	####.##	###	####.##	####.##	###	####.##	####.##	###
	- 90+ DAYS PAST DUE	0.51	0.15	89	0.10	0.17	63	0.04	0.14	43	0.70	0.14	0.23	0.23	0.14	0.23
	- NONACCRUAL	0.10	1.32	5	0.37	1.66	15	0.24	1.46	10	0.42	1.63	1.41	2.16	1.41	2.16
FARMLAND	- 30-89 DAYS PD(CONF)	####.##	####.##	###	####.##	####.##	###	####.##	####.##	###	####.##	####.##	###	####.##	####.##	###
	- 90+ DAYS PAST DUE	3.72	0.10	++	4.85	0.16	++	3.85	0.18	98	0.00	0.15	0.00	0.11	0.00	0.11
	- NONACCRUAL	0.00	1.28	16	0.00	1.76	14	0.00	1.30	15	6.39	1.96	0.00	1.97	0.00	1.97
CREDIT CARD	- 30-89 DAYS PD(CONF)	####.##	####.##	###	####.##	####.##	###	####.##	####.##	###	####.##	####.##	###	####.##	####.##	###
	- 90+ DAYS PAST DUE	0.79	1.32	30	1.18	1.40	41	0.74	1.27	28	0.80	1.35	1.30	1.10	1.30	1.10
	- NONACCRUAL	0.28	0.15	83	0.15	0.13	81	0.21	0.14	81	0.09	0.08	0.11	0.06	0.11	0.06

Past Due and Nonaccrual Loans and Leases, by Loan Type (Confidential)

BHCPR page 13A presents the proportion accounted for by specific categories of consolidated loans and leases that are 30 to 89 days past due, 90 days or more past due, or in nonaccrual status relative to the balance of each loan type before deducting unearned income. Data presented in this report page are derived from Schedule HC-H of the FR Y-9C. (See Appendix F.)

30 Days and over Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type

Real Estate Loans—30 to 89 Days Past Due (Confidential)
(Percent of Real Estate Loans)

Real estate loans on which interest or principal is due and unpaid for 30 to 89 days divided by real estate loans, gross of unearned income.

Real Estate Loans—90 Days and over Past Due
(Percent of Real Estate Loans)

Real estate loans on which interest or principal is due and unpaid for 90 days or more divided by real estate loans, gross of unearned income.

Real Estate Loans—Nonaccrual
(Percent of Real Estate Loans)

Real estate loans that are in nonaccrual status divided by real estate loans, gross of unearned income.

Commercial and Industrial Loans—30 to 89 Days Past Due (Confidential)
(Percent of Commercial and Industrial Loans)

Commercial and industrial loans on which interest or principal is due and unpaid for 30 to 89 days divided by commercial and industrial loans, gross of unearned income.

Commercial and Industrial Loans—90 Days and over Past Due
(Percent of Commercial and Industrial Loans)

Commercial and industrial loans on

which interest or principal is due and unpaid for 90 days or more divided by commercial and industrial loans, gross of unearned income.

Commercial and Industrial Loans—Nonaccrual
(Percent of Commercial and Industrial Loans)

Commercial and industrial loans that are in nonaccrual status divided by commercial and industrial loans, gross of unearned income.

Loans to Individuals—30 to 89 Days Past Due (Confidential)
(Percent of Loans to Individuals)

Loans to individuals on which interest or principal is due and unpaid for 30 to 89 days divided by total loans to individuals, gross of unearned income.

Loans to Individuals—90 Days and over Past Due
(Percent of Loans to Individuals)

Loans to individuals on which interest or principal is due and unpaid for 90 days or more divided by total loans to individuals, gross of unearned income.

Loans to Individuals—Nonaccrual
(Percent of Loans to Individuals)

Loans to individuals that are in nonaccrual status divided by loans to individuals, gross of unearned income.

Loans to Depository Institutions—30 to 89 Days Past Due (Confidential)
(Percent of Loans to Depository Institutions)

Loans to depository institutions on which interest or principal is due and unpaid for 30 to 89 days divided by loans to depository institutions, gross of unearned income.

Loans to Depository Institutions—90 Days and over Past Due
(Percent of Loans to Depository Institutions)

Loans to depository institutions on

which interest or principal is due and unpaid for 90 days or more divided by loans to depository institutions, gross of unearned income.

Loans to Depository Institutions—Nonaccrual
(Percent of Loans to Depository Institutions)

Loans to depository institutions that are in nonaccrual status divided by loans to depository institutions, gross of unearned income.

Agricultural Loans—30 to 89 Days Past Due (Confidential)
(Percent of Agricultural Loans)

Agricultural loans on which interest or principal is due and unpaid for 30 to 89 days divided by agricultural loans, gross of unearned income.

Agricultural Loans—90 Days and over Past Due
(Percent of Agricultural Loans)

Agricultural loans on which interest or principal is due and unpaid for 90 days or more divided by agricultural loans, gross of unearned income.

Agricultural Loans—Nonaccrual
(Percent of Agricultural Loans)

Agricultural loans that are in nonaccrual status divided by agricultural loans, gross of unearned income.

Loans to Foreign Governments and Institutions—30 to 89 Days Past Due (Confidential)
(Percent of Loans to Foreign Governments and Institutions)

Loans to foreign governments and official institutions on which interest or principal is due and unpaid for 30 to 89 days divided by loans to foreign governments and official institutions, gross of unearned income.

Loans to Foreign Governments and Institutions—90 Days and over Past Due
(Percent of Loans to Foreign Governments and Institutions)

Loans to foreign governments and official institutions on which interest or principal is due and unpaid for 90 days or more divided by loans to foreign governments and official institutions, gross of unearned income.

Loans to Foreign Governments and Institutions—Nonaccrual
(Percent of Loans to Foreign Governments and Institutions)

Loans to foreign governments and official institutions that are in non-accrual status divided by loans to foreign governments and official institutions, gross of unearned income.

Other Loans and Leases—30 to 89 Days Past Due (Confidential)
(Percent of Other Loans and Leases)

Other loans and leases on which interest or principal is due and unpaid for 30 to 89 days divided by other loans and leases, net of unearned income.

Other Loans and Leases—90 Days and over Past Due
(Percent of Other Loans and Leases)

Other loans and leases on which interest or principal is due and unpaid for 90 days or more divided by other loans and leases, net of unearned income.

Other Loans and Leases—Nonaccrual
(Percent of Other Loans and Leases)

Other loans and leases in non-accrual status divided by other loans and leases, net of unearned income.

Memoranda

Real Estate Loans Secured by 1–4 Family—30 to 89 Days Past Due
(Percent of Real Estate Loans Secured by 1–4 Family) (Confidential)

Real estate loans secured by one- to

four-family residential properties that are 30 to 89 days past due divided by real estate loans secured by one- to four-family residential properties, gross of unearned income.

Real Estate Loans Secured by 1–4 Family—90 Days and over Past Due
(Percent of Real Estate Loans Secured by 1–4 Family)

Real estate loans secured by one- to four-family residential properties that are 90 days or more past due divided by real estate loans secured by one- to four-family residential properties, gross of unearned income.

Real Estate Loans Secured by 1–4 Family—Nonaccrual
(Percent of Real Estate Loans Secured by 1–4 Family)

Real estate loans secured by one- to four-family residential properties that are in nonaccrual status divided by real estate loans secured by one- to four-family residential properties, gross of unearned income.

Revolving—30 to 89 Days Past Due
(Percent of Revolving Real Estate Loans Secured by 1–4 Family) (Confidential)

Revolving open-end real estate loans secured by one- to four-family residential properties and extended under lines of credit that are 30 to 89 days past due divided by the outstanding balance of revolving open-end real estate loans secured by one- to four-family residential properties, gross of unearned income.

Revolving—90 Days and over Past Due
(Percent of Revolving Real Estate Loans Secured by 1–4 Family)

Revolving open-end real estate loans secured by one- to four-family residential properties and extended under lines of credit that are 90 days or more past due divided by the outstanding balance of revolving open-end real estate loans secured by one- to four-family residential properties, gross of unearned income.

Revolving—Nonaccrual
(Percent of Revolving Real Estate Loans Secured by 1–4 Family)

Nonaccrual revolving open-end real estate loans secured by one- to four-family residential properties and extended under lines of credit divided by the outstanding balance of revolving open-end real estate loans secured by one- to four-family residential properties, gross of unearned income.

Closed-End—30 to 89 Days Past Due
(Percent of Closed-End 1–4 Family) (Confidential)

Other real estate loans secured by first and junior liens on one- to four-family residential properties that are 30 to 89 days past due divided by the outstanding balance of other real estate loans secured by first and junior liens on one- to four-family residential properties, gross of unearned income.

Closed-End—90 Days and over Past Due
(Percent of Closed-End 1–4 Family)

Other real estate loans secured by first and junior liens on one- to four-family residential properties that are 90 days or more past due divided by the outstanding balance of other real estate loans secured by first and junior liens on one- to four-family residential properties, gross of unearned income.

Closed-End—Nonaccrual
(Percent of Closed-End 1–4 Family)

Other real estate loans secured by first and junior liens on one- to four-family residential properties that are in nonaccrual status divided by the outstanding balance of other real estate loans secured by first and junior liens on one- to four-family residential properties, gross of unearned income.

Commercial Real Estate Loans—30 to 89 Days Past Due
(Percent of Commercial Real Estate Loans) (Confidential)

Commercial real estate loans consist-

ing of construction and land development loans and real estate loans secured by multifamily residential properties and nonfarm non-residential properties that are 30 to 89 days past due divided by the sum of the outstanding balances, gross of unearned income, of the same commercial real estate loan categories.

*Commercial Real Estate Loans—
90 Days and over Past Due
(Percent of Commercial Real Estate
Loans)*

Commercial real estate loans consisting of construction and land development loans, and real estate loans secured by multifamily residential properties and nonfarm nonresidential properties that are 90 days or more past due divided by the sum of the outstanding balances, gross of unearned income, of the same commercial real estate loan categories.

*Commercial Real Estate Loans—
Nonaccrual
(Percent of Commercial Real Estate
Loans)*

Nonaccrual commercial real estate loans consisting of construction and land development loans and real estate loans secured by multifamily residential properties and nonfarm nonresidential properties divided by the sum of the outstanding balances, gross of unearned income, of the same commercial real estate loan categories.

*Construction and Land Development—
30 to 89 Days Past Due
(Percent of Construction and Land
Development Loans) (Confidential)*

Construction and land development loans that are 30 to 89 days past due divided by the outstanding balance of construction and land development loans, gross of unearned income.

*Construction and Land Development—
90 Days and over Past Due
(Percent of Construction and Land
Development Loans)*

Construction and land develop-

ment loans that are 90 days or more past due divided by the outstanding balance of construction and land development loans, gross of unearned income.

*Construction and Land Development—
Nonaccrual (Percent of Construction
and Land Development Loans)*

Construction and land development loans in nonaccrual status divided by the outstanding balance of construction and land development loans, gross of unearned income.

*Multifamily—30 to 89 Days Past Due
(Percent of Multifamily Real Estate
Loans) (Confidential)*

Real estate loans secured by multifamily residential properties that are 30 to 89 days past due divided by the outstanding balance of real estate loans secured by multifamily residential properties, gross of unearned income.

*Multifamily—90 Days and over Past
Due
(Percent of Multifamily Real Estate
Loans)*

Real estate loans secured by multifamily residential properties that are 90 days or more past due divided by the outstanding balance of real estate loans secured by multifamily residential properties, gross of unearned income.

*Multifamily—Nonaccrual
(Percent of Multifamily Real Estate
Loans)*

Nonaccrual real estate loans secured by multifamily residential properties divided by the outstanding balance of real estate loans secured by multifamily residential properties, gross of unearned income.

*Nonfarm Nonresidential—30 to
89 Days Past Due
(Percent of Nonfarm Nonresidential
Loans)(Confidential)*

Real estate loans secured by nonfarm nonresidential properties that are 30 to 89 days past due divided by

the outstanding balance of real estate loans secured by nonfarm nonresidential properties, gross of unearned income.

*Nonfarm Nonresidential—90 Days and
over Past Due
(Percent of Nonfarm Nonresidential
Loans)*

Real estate loans secured by nonfarm nonresidential properties that are 90 days or more past due divided by the outstanding balance of real estate loans secured by nonfarm nonresidential properties, gross of unearned income.

*Nonfarm Nonresidential—Nonaccrual
(Percent of Nonfarm Nonresidential
Loans)*

Nonaccrual real estate loans secured by nonfarm nonresidential properties divided by the outstanding balance of real estate loans secured by nonfarm nonresidential properties, gross of unearned income.

*Real Estate Loans Secured by
Farmland—30 to 89 Days Past Due
(Percent of Real Estate Loans Secured
by Farmland) (Confidential)*

Real estate loans secured by farmland that are 30 to 89 days past due divided by the outstanding balance of real estate loans secured by farmland, gross of unearned income.

*Real Estate Loans Secured by
Farmland—90 Days and over Past Due
(Percent of Real Estate Loans Secured
by Farmland)*

Real estate loans secured by farmland that are 90 days or more past due divided by the outstanding balance of real estate loans secured by farmland, gross of unearned income.

*Real Estate Loans Secured by
Farmland—Nonaccrual
(Percent of Real Estate Loans Secured
by Farmland)*

Nonaccrual real estate loans secured by farmland divided by the outstanding balance of real estate loans secured by farmland, gross of unearned income.

*Credit Card Loans—30 to 89 Days
Past Due
(Percent of Credit Card Loans)
(Confidential)*

Credit cards and related plans, including check credit and other revolving credit plans, on which interest or principal is due and unpaid for 30 to 89 days divided by the outstanding balance of credit card loans, gross of unearned income.

*Credit Card Loans—90 Days and over
Past Due
(Percent of Credit Card Loans)*

Credit cards and related plans, including check credit and other revolving credit plans, on which interest or principal is due and unpaid for 90 days or more divided by the outstanding balance of credit card loans, gross of unearned income.

*Credit Card Loans—Nonaccrual
(Percent of Credit Card Loans)*

Nonaccrual credit cards and related plans including check credit and other revolving credit plans divided by the outstanding balance of credit card loans, gross of unearned income.

Appendix B: Summary of Changes to the BHCPR

This appendix describes the significant changes to the *Bank Holding Company Performance Report* since the publication of the March 1996 edition of the manual.

Summary of Changes to the March 1998 BHCPR

Minor revisions to the Bank Holding Company Performance Report (BHCPR) since the June 1997 version resulted primarily from changes implemented in the FR Y-9C and LP (Consolidated Financial Statements for Bank Holding Companies and Parent Company Only Financial Statements for Large Bank Holding Companies, respectively) and the introduction of the new market risk rule affecting risk-based capital. The narrative below describes the major factors underlying the BHCPR changes and the specific BHCPR pages affected.

Report Form Changes

Revisions to the March 1998 FR Y-9C and LP reports consist of the collection of new items relating to nonbank activities and to the implementation of the new market risk rule. Additional revisions reflect discontinuation of reported data pertaining to trading assets and liabilities and changes to the instructions relating to the allowance for credit losses.

1. In Schedule HC-B, Part II, the separate reporting of "Certificates of deposit in domestic offices," "Bankers acceptances in domestic offices," and "Commercial paper in domestic offices" is eliminated. Instead, the first two items are now included in "Other trading assets in domestic offices" (item 9 of Schedule HC-B, Part II). Commercial paper held for trading is now reported as part of the bank holding company's trading account securities in "Other debt securities in domestic offices" (item 5 of Schedule HC-B, Part II).
2. An item for reporting the "Maximum contractual dollar amount of recourse exposure in low level recourse transactions" was added to Schedule HC-I. This new item allows respondents to report low level recourse for capital purposes under the "direct reduction method." Previously, bank holding companies could only report their low level recourse transactions using the "gross-up" method. The gross-up method required that bank holding companies multiply the maximum amount of their recourse exposure by the reciprocal of the full effective minimum risk-based capital requirement for the assets transferred and to report the resulting dollar amount as an off-balance sheet credit equivalent amount in the risk weight category appropriate to the assets transferred. However, the greater volume of a bank holding company's low level recourse transactions and the higher the bank holding company's risk-based capital in relation to the minimum requirement, the more the bank holding company's calculated risk-based capital ratios become distorted as a result of applying the gross-up method. In these situations, another method of handling the bank holding company's low level recourse transactions, the so-called direct reduction method results in a more accurate measure of the bank holding company's risk-based capital ratios.
3. Three new items to incorporate the new capital requirements for the measurement of market risk were added to Schedule HC-I, Part III, to report "Market risk equivalent assets" and self-reported "Tier 2 Capital" and "Tier 3 Capital." Also, Item 3 of Schedule HC-I, Part III was revised to read "Net risk-weighted assets (gross risk-weighted assets less excess allowance [amount that exceeds 1.25% of gross risk-weighted assets] and all other deductions)."
4. A memorandum item to determine whether a bank holding company has made a Subchapter S election for the purposes of the current year was added to Schedule HI.
5. The reporting of information pertaining to nonbank assets of non-

bank subsidiaries was revised in Schedule PC-B—Memoranda. Specifically, Item 9, "Total combined nonbank assets of nonbank subsidiaries," was moved to a new item (item 15), and additional reporting items are now included. All of these items, however, are only reported by the top-tier bank holding company in a multi-tier bank holding company. In addition to reporting the total combined nonbank assets of nonbank subsidiaries, the top-tier bank holding company now must report separately the amount of combined thrift assets and the combined foreign subsidiary assets that are included in the total combined nonbank assets of nonbank subsidiaries. The top-tier bank holding company also reports the total number of nonbank subsidiaries that are included in the combined total assets, combined thrift, and combined foreign nonbank asset balances.

Other Developments

One other development that affected the BHCPR relates directly to the revision in the instructions for the reporting and recognition of the allowance for credit losses as a reserve against losses on the loan and lease portfolio as well as trading and off-balance sheet activities. These revisions were made as part of the June 1997 BHCPR changes. In particular, the Federal Reserve Board revised the FR Y-9C instruction to account for the allowance for credit losses in accordance with the 1996 *AICPA Industry Audit Guide for Banks and Savings Institutions*. This principle required the allocation on the balance sheet of the allowance for credit losses between on-balance sheet financial instruments and off-balance sheet credit exposures. Accordingly, bank holding companies have been advised to allocate the allowance for credit losses on Schedule HC—Balance Sheet consistent with their

allocation methodology for other financial reporting purposes. For example, portions of the allowance for credit losses related to off-balance sheet exposures that are reported as liabilities are to be included in Schedule HC, item 23, "Other liabilities." Bank holding companies have also been advised to aggregate these components of the allowance for credit losses when completing Schedule HI-B, Part II—Allowance for Loan and Lease Losses. In addition, bank holding companies were advised to disclose the amounts of these components in the "Notes to the Balance Sheet."

The Federal Reserve has retained this methodology of reporting the allowance for credit losses. In doing so, Schedule HI-B, Part II has been retitled "Allowance for Credit Losses," and item 4.a, of Schedule HI—Income Statement has been recaptioned "Provision for Credit Losses." However, Schedule HI-B, Part I—Charge Offs and Recoveries on Loans and Leases would not be changed, i.e., bank holding companies will continue to disclose their loan and lease charge-offs and recoveries only. In short, the BHCPR distinguishes between the loss allowance allocated to loans and leases and the amount attributed to all types of credit losses. The latter qualifies as a component of BHCs' risk-based capital.

BHCPR Report Format Changes

The revisions to the individual and peer group report page layouts (as a result of the above changes) are described below.

BHCPR Page 2—Income Statement—Revenues and Expense

On this page the "Provision for loan and lease losses" is rephrased as "Provision for credit losses."

BHCPR Page 12—Allowance and Net Loan and Lease Losses (Peer Group Page 6)

On this page, the heading "Change: Allowance for Loan and Lease Losses Excluding ATTR (\$000)" was revised to "Change: Allowance for Credit Losses Excluding ATTR (\$000)." In addition, "Gross Loan and Lease Losses" was recaptioned "Gross Credit Losses," while "Provision for Loan and Lease Losses" was rephrased "Provision for Credit Losses." Finally, the analytical ratio "Ln&Ls Allow/Nonaccrual Assets" was revised to "Credit Allow/Nonaccrual Assets" to reflect better the coverage of the overall allowance for credit losses of nonaccrual assets.

BHCPR Page 14—Risk-Based Capital

Two new line items, "Tier 3 Capital" and "Market Risk Equivalent Assets," were added to reflect the new mar-

ket risk rule. The item "Risk-Weighted Assets" was changed to "Net Risk-Weighted Assets."

BHCPR Page 16—Parent Company Income Statement (Peer Group Page 11)

On this page, the item "Provision for Possible Loan and Lease Losses" is changed to "Provision for Credit Losses" to parallel the revision made to Schedule HI—Income Statement of the FR Y-9C.

BHCPR Page 19—Parent Company Analysis—Part I

Four new line items and three ratios relating to the inclusion of nonbank assets of nonbank subsidiaries were added to this page. The first line item is simply a new header, "As a % of Consolidated Assets," for the new subsection containing the relevant analytical ratios. The three new line items and ratios included at the bottom of the page appear only for top-tier bank holding companies of multi-tier bank holding companies. These items include "Nonbank Assets of Nonbank Subsidiaries" and two component items, "Combined Thrift Assets" and "Combined Foreign Nonbank Subsidiary Assets." The denominator of these ratios equals the consolidated assets of the top-tier bank holding company.

Appendix C: Sample Peer Group Average Report

This appendix presents sample pages of the Peer Group Average Report (public and regulatory versions), which is produced for Peer Groups 1 through 7 (refer to page 2-2 for a description of each peer group). Definitions of ratios contained in this report are, for the most part, identical to those that appear in individual BHCPRs and are found in Section 3 of this manual. Individual report pages that correspond to each peer group report page are as follows:

Peer Group Report	Individual BHCPR
1	1
2	3
3	4
4	7
5	8
6	12
7 (Public Version)	13 (Public Version)
7 (Confidential)	13A (Confidential)
7A (Confidential)	13 (Confidential)
8	9 and 14
9 (Public Version)	11 (Public Version)
9 (Confidential)	11 (Confidential)
10	15
11	18
12	19

***** INTERNAL FR/CONFIDENTIAL *****
month yyyy BANK HOLDING COMPANY PERFORMANCE REPORT

PEER GROUP AVERAGE

PEER GROUP INFORMATION

THE FOLLOWING PAGES CONTAIN A SUMMARY OF THE PEER GROUP FINANCIAL DATA BASED ON THE FR Y-9C (CONSOLIDATED FINANCIAL STATEMENTS FOR BANK HOLDING COMPANIES) AND THE FR Y-9LP (PARENT ONLY FINANCIAL STATEMENTS FOR BANK HOLDING COMPANIES). THE CONTENTS CLOSELY PARALLEL THE INDIVIDUAL BANK HOLDING COMPANY PERFORMANCE REPORT FORMAT. A DESCRIPTION OF EACH PEER GROUP IS PROVIDED BELOW.

DETAILED INFORMATION CONCERNING THE FINANCIAL RATIOS ARE FOUND IN "A USER'S GUIDE TO THE BANK HOLDING COMPANY PERFORMANCE REPORT."

PEER GROUP NUMBER	DESCRIPTION
01	CONS ASSETS EQUAL TO OR GREATER THAN \$10 BIL
02	CONS ASSETS BETWEEN \$3 BIL AND \$10 BIL
03	CONS ASSETS BETWEEN \$1 BIL AND \$3 BIL
04	CONS ASSETS BETWEEN \$500 MIL AND \$1 BIL
05	CONS ASSETS BETWEEN \$300 MIL AND \$500 MIL
06	CONS ASSETS BETWEEN \$150 MIL AND \$300 MIL
07*	CONSOLIDATED ASSETS LESS THAN \$150 MIL

TABLE OF CONTENTS

SECTION	PAGE NUMBER
SUMMARY RATIOS.....	1
CONSOLIDATED INFORMATION:	
RELATIVE INCOME STATEMENT AND MARGIN ANALYSIS.....	2
NON-INTEREST INCOME AND EXPENSES.....	3
PERCENT COMPOSITION OF ASSETS AND LOAN MIX.....	4
LIQUIDITY AND FUNDING.....	5
ALLOWANCE AND NET LOAN AND LEASE LOSSES.....	6
PAST DUE AND NONACCRUAL LNS & LS (INTERNAL FR/CONF).....	7
PAST DUE, NONACCR AND RESTR ASSETS (INTERNAL FR/CONF).....	7A
RISK-BASED CAPITAL & OFF-BALANCE-SHEET TRANSACTIONS..	8
DERIVATIVES ANALYSIS (INTERNAL FR/CONF).....	9
FOREIGN ACTIVITIES	10
PARENT COMPANY INFORMATION:	
ANALYSIS - PART I	11
ANALYSIS - PART II	12

FOR INFORMATION ON ORDERING INDIVIDUAL OR PEER GROUP REPORTS OR THE USER'S GUIDE, CONTACT THE NATIONAL TECHNICAL INFORMATION SERVICE (NTIS) IN SPRINGFIELD, VIRGINIA AT (703) 487-4650.

NOTE

THIS REPORT, WHICH IS PREPARED BY THE FEDERAL RESERVE BOARD'S DIVISION OF BANKING SUPERVISION AND REGULATION, IS USED BY THE FEDERAL RESERVE SYSTEM IN CARRYING OUT ITS SUPERVISORY RESPONSIBILITIES. ALL INFORMATION CONTAINED HEREIN WAS OBTAINED FROM SOURCES DEEMED RELIABLE. HOWEVER, NO GUARANTEE IS GIVEN AS TO THE ACCURACY OF THE DATA OR OF THE CALCULATIONS DERIVED THEREFROM. THE DATA AND CALCULATIONS IN THIS REPORT DO NOT INDICATE APPROVAL OR DISAPPROVAL OF ANY PARTICULAR INSTITUTION'S PERFORMANCE AND ARE NOT TO BE CONSTRUED AS A RATING OF ANY INSTITUTION BY THE FEDERAL RESERVE SYSTEM. USERS ARE CAUTIONED THAT ANY CONCLUSIONS DRAWN FROM THIS REPORT ARE THEIR OWN AND ARE NOT TO BE ATTRIBUTED TO THE FEDERAL RESERVE SYSTEM. QUESTIONS REGARDING THE CONTENTS OF THIS REPORT SHOULD BE DIRECTED TO THE NEAREST FEDERAL RESERVE BANK.

*INCLUDES ONLY BANK HOLDING COMPANIES WITH TWO OR MORE BANK SUBSIDIARIES AND THAT HAVE OUTSTANDING DEBT TO THE GENERAL PUBLIC OR ARE ENGAGED IN A NONBANK ACTIVITY INVOLVING FINANCIAL LEVERAGE OR ENGAGED IN CREDIT EXTENDING ACTIVITIES. PRIOR TO MARCH 1994, HOWEVER, THE PEER GROUP WAS COMPOSED OF ALL MULTI-BANK HOLDING COMPANIES.

BHCPR PEER GROUP DATA
PEER GROUP 01

PAGE 1

SUMMARY RATIOS

	mmmm yyyy	mmmm yyyy	yyyy	yyyy	yyyy
	58	60	60	61	64
NUMBER OF BHCS IN PEER GROUP					
EARNINGS AND PROFITABILITY					
PERCENT OF AVERAGE ASSETS:					
NET INTEREST INCOME (TE)	3.57	3.80	3.85	3.82	3.83
+ NON-INTEREST INCOME	2.32	2.08	2.23	2.08	1.98
- OVERHEAD EXPENSE	3.55	3.43	3.68	3.62	3.66
- PROVISION FOR LOSSES	0.30	0.34	0.36	0.33	0.26
+ SECURITIES GAINS (LOSSES)	0.07	0.04	0.05	0.05	0.03
+ OTHER TAX EQUIV ADJUSTMENTS	0.00	0.00	0.00	0.00	0.00
= PRETAX NET OPER INCOME (TE)	2.12	2.20	2.08	2.05	1.93
NET OPERATING INCOME	1.33	1.36	1.32	1.24	1.19
NET INCOME	1.32	1.36	1.32	1.24	1.19
PERCENT OF AVG EARNING ASSETS:					
INTEREST INCOME (TE)	8.01	8.12	8.44	8.23	8.44
INTEREST EXPENSE	4.01	3.86	4.13	3.98	4.19
NET INTEREST INCOME (TE)	4.01	4.26	4.31	4.25	4.25
LOSSES, ALLOW, AND PAST DUE+NONACCR:					
NET LN&LS LOSSES/AVG LOANS & LEASES	0.46	0.53	0.54	0.52	0.46
EARNINGS COVERAGE OF NET LOSSES (X)	12.42	23.63	11.50	11.81	12.07
LN&LS ALLOWANCE/TOTAL LOANS & LEASES	1.72	1.86	1.71	1.86	2.08
NONACCR LNS&LS+RE ACQ/LNS&LS+RE ACQ	0.65	0.75	0.64	0.74	0.96
LIQUIDITY AND FUNDING:					
NET NONCORE FUNDING DEPENDENCE	32.29	32.44	34.39	31.34	27.94
NET ST NONCORE FUNDING DEPENDENCE	23.59	21.91	23.08	21.79	NA
NET LOANS & LEASES/TOTAL ASSETS	61.08	61.54	61.48	61.50	60.32
CAPITALIZATION:					
TIER 1 LEVERAGE RATIO	7.40	7.63	7.42	7.51	7.05
EQUITY CAPITAL/TOTAL ASSETS	8.06	7.88	7.91	8.07	8.00
NET LOANS&LS/EQUITY CAPITAL (X)	7.64	7.83	7.79	7.66	7.56
CASH DIVIDENDS/NET INCOME	38.53	34.13	38.74	39.56	37.45
RETAINED EARNINGS/AVG EQUITY CAP	10.30	10.99	10.28	9.59	9.45
PARENT COMPANY RATIOS:					
SHORT-TERM DEBT/EQUITY CAPITAL	9.29	8.98	9.31	9.39	8.69
LONG-TERM DEBT/EQUITY CAPITAL	27.48	28.31	27.65	27.64	28.91
EQUITY INVEST IN SUBS/EQUITY CAP	111.63	108.73	110.74	105.62	105.56
CASH FR OPER+NONCASH+OP EXP/OP EXP+DIV	156.72	155.20	158.20	184.81	175.52

BHCPR PEER GROUP DATA
PEER GROUP 01

PAGE 2

RELATIVE INCOME STATEMENT AND MARGIN ANALYSIS

PERCENT OF AVERAGE ASSETS	mmmm yyyy	mmmm yyyy	yyyy	yyyy	yyyy
INTEREST INCOME (TE)	7.12	7.23	7.52	7.38	7.58
LESS: INTEREST EXPENSE	3.54	3.43	3.67	3.56	3.75
EQUALS: NET INTEREST INCOME (TE)	3.57	3.80	3.85	3.82	3.83
PLUS: NON-INTEREST INCOME	2.32	2.08	2.23	2.08	1.98
EQUALS: ADJ OPERATING INCOME (TE)	5.89	5.87	6.07	5.89	5.81
LESS: OVERHEAD EXPENSE	3.55	3.43	3.68	3.62	3.66
LESS: PROVISION FOR CREDIT LOSSES	0.30	0.34	0.36	0.33	0.26
LESS: PROV FOR ALLOC TRANSFER RISK	0.00	0.00	0.00	0.00	0.00
PLUS: REALIZED G/L ON HTM SEC	0.00	0.00	0.00	0.00	0.00
PLUS: REALIZED G/L ON AFS SEC	0.07	0.04	0.05	0.04	0.03
PLUS: OTHER TAX EQUIV ADJUSTMENTS	0.00	0.00	0.00	0.00	0.00
EQUALS: PRETAX NET OPER INC (TE)	2.12	2.20	2.08	2.05	1.93
LESS: APPLICABLE INCOME TAXES (TE)	0.77	0.82	0.79	0.77	0.74
LESS: MINORITY INTEREST	0.02	0.02	0.02	0.00	0.00
EQUALS: NET OPERATING INCOME	1.33	1.36	1.32	1.24	1.19
PLUS: NET EXTRAORDINARY ITEMS	0.00	0.00	0.00	0.00	0.00
EQUALS: NET INCOME	1.32	1.36	1.32	1.24	1.19
MEMO: NET INCOME (LAST FOUR QTRS)	1.30	1.31	1.32	1.24	1.19
MARGIN ANALYSIS:					
AVG EARNING ASSETS/AVG ASSETS	88.71	89.10	89.02	89.64	89.74
AVG INT-BEARING FUNDS/AVG ASSETS	72.72	73.49	73.35	73.43	73.71
INT INCOME (TE)/AVG EARNING ASSETS	8.01	8.12	8.44	8.23	8.44
INT EXPENSE/AVG EARNING ASSETS	4.01	3.86	4.13	3.98	4.19
NET INT INC (TE)/AVG EARN ASSETS	4.01	4.26	4.31	4.25	4.25
YIELD OR COST:					
TOTAL LOANS AND LEASES (TE)	8.53	8.63	9.02	8.89	9.08
INVESTMENT SECURITIES (TE)	6.60	6.64	6.78	6.67	6.74
INT-BEARING BANK BALANCES	7.58	6.85	8.18	7.48	8.22
FED FUNDS SOLD & REVERSE REPOS	5.73	5.24	5.87	5.50	5.91
TRADING ASSETS	4.28	4.19	4.27	4.51	5.50
TOTAL EARNING ASSETS	7.95	8.04	8.36	8.16	8.35
INVESTMENT SECURITIES (TE):					
U.S. TREASURY AND AGENCY SEC	6.46	6.41	6.65	6.57	6.36
MUNICIPAL SECURITIES (BOOK)	5.70	5.81	5.97	6.15	6.31
MUNICIPAL SECURITIES (TE)	9.91	9.87	10.21	9.93	10.33
OTHER INVESTMENT SECURITIES	6.12	6.28	6.94	6.22	6.71
INTEREST-BEARING DEPOSITS	4.31	4.20	4.43	4.35	4.49
TIME DEPOSITS OF \$100K OR MORE	5.35	5.05	5.53	5.38	5.91
TIME DEPOSITS < \$100K	9.56	5.00	8.16	NA	NA
OTHER DOMESTIC DEPOSITS	1.54	1.99	2.28	4.10	4.14
FOREIGN DEPOSITS	5.22	5.19	5.47	5.42	6.03
FED FUNDS PURCHASED AND REPOS	5.32	5.11	5.48	5.13	5.73
OTHER BORROWED FUNDS	6.18	5.81	6.44	6.16	7.21
MORTGAGES AND CAPITALIZED LEASES	NA	NA	NA	18.19	17.00
ALL INTEREST-BEARING FUNDS	4.89	4.68	5.01	4.87	5.12

BHCPR PEER GROUP DATA
PEER GROUP 01

PAGE 3

NON-INTEREST INCOME AND EXPENSES

	----- 1994	1993	1992	1991	1990
AVG PERSONNEL EXP PER EMPL (\$000)	13	13	50	47	46
AVG ASSETS PER EMPLOYEE (\$000)	3,130	2,924	2,861	2,785	2,687
ANALYSIS RATIOS					
MUTUAL FUND FEE INC/NON-INT INC	4.71	4.20	4.22	3.60	2.39
OVERHEAD EXP/NII + NON-INT INC	61.17	59.28	61.38	62.34	64.18
PERCENT OF AVERAGE ASSETS:					
TOTAL OVERHEAD EXPENSE	1.80	1.79	1.84	1.79	1.81
PERSONNEL EXPENSE	0.50	0.53	0.54	0.54	0.55
NET OCCUPANCY EXPENSE	1.25	1.12	1.32	1.30	1.31
OTHER OPERATING EXPENSES	3.55	3.43	3.68	3.62	3.66
OVERHEAD LESS NON-INTEREST INC	1.23	1.30	1.46	1.49	1.68
PERCENT OF ADJ OPER INC (TE):					
TOTAL OVERHEAD EXPENSE	30.87	30.52	30.49	30.48	31.33
PERSONNEL EXPENSE	8.49	8.79	8.67	9.03	9.44
NET OCCUPANCY EXPENSE	21.17	19.27	21.55	22.10	22.47
OTHER OPERATING EXPENSES	60.53	58.59	60.71	61.60	63.24
TOTAL NON-INTEREST INCOME	38.74	35.82	36.99	35.59	33.81
OVERHEAD LESS NON-INTEREST INC	21.79	22.77	23.72	26.01	29.43
TAX RATIOS					
APPL INC TAXES/PRETAX NOI (TE)	33.05	34.13	33.88	33.91	33.49
APPL INC TAX+TE/PRETAX NOI+TE	36.41	37.37	37.11	37.52	38.14

BHCPR PEER GROUP DATA
PEER GROUP 01

PAGE 4

PERCENT COMPOSITION OF ASSETS AND LOAN MIX

PERCENT OF TOTAL ASSETS	mm yyyy	mm yyyy	yyyy	yyyy	yyyy
REAL ESTATE LOANS	29.18	28.29	29.16	27.99	28.28
COMMERCIAL AND INDUSTRIAL LOANS	17.25	16.20	16.30	15.79	15.51
LOANS TO INDIVIDUALS	9.40	11.30	10.22	11.73	11.97
LOANS TO DEPOSITORY INSTITUTIONS	0.61	0.60	0.66	0.60	0.71
AGRICULTURAL LOANS	0.37	0.38	0.37	0.42	0.40
LOANS TO FOREIGN GOVTS AND INST	0.07	0.08	0.07	0.15	0.14
OTHER LOANS AND LEASES	5.33	5.23	5.18	5.20	4.63
NET LOANS AND LEASES	61.08	61.54	61.48	61.50	60.32
SECURITIES OVER 1 YEAR	15.35	14.86	15.07	15.09	15.32
EQUITY SECURITIES	0.79	0.68	0.74	0.66	0.74
SUBTOTAL	77.33	77.16	77.38	77.32	76.37
INTEREST-BEARING BANK BALANCES	0.99	1.33	1.30	1.36	1.38
FEDERAL FUNDS SOLD & REVERSE REPOS	3.28	3.22	3.15	2.34	3.12
DEBT SECURITIES 1 YEAR OR LESS	2.67	2.94	2.25	3.00	4.01
TRADING ASSETS	2.76	3.33	3.30	3.22	2.84
TOTAL EARNING ASSETS	88.18	88.58	87.79	88.02	88.73
NON-INT CASH AND DUE FROM DEP INST	4.45	4.52	4.82	5.18	5.18
ACCEPTANCES	0.24	0.38	0.29	0.37	0.33
OTHER REAL ESTATE OWNED	0.06	0.09	0.07	0.09	0.13
ALL OTHER ASSETS	7.12	6.25	7.10	6.43	5.76
MEMORANDA:					
SHORT-TERM INVESTMENTS	6.44	7.88	7.13	6.72	8.85
U.S. TREASURY AND AGENCY SEC	14.57	14.55	13.89	14.47	15.21
MUNICIPAL SECURITIES	1.12	1.19	1.14	1.25	1.34
OTHER DEBT SECURITIES	2.33	2.27	2.07	2.38	2.78
RE LOANS SECURED BY 1-4 FAMILY	18.24	17.71	18.60	17.45	17.94
REVOLVING	2.40	2.42	2.52	2.38	2.42
CLOSED-END, SEC BY FIRST LIENS	14.03	13.42	14.22	13.22	13.77
CLOSED-END, SEC BY JUNIOR LIENS	1.81	1.87	1.86	1.85	1.74
COMMERCIAL REAL ESTATE LOANS	10.42	10.08	10.06	10.02	9.85
CONSTRUCTION AND LAND DEV	2.00	1.88	1.97	1.87	1.68
MULTIFAMILY	0.98	0.97	0.96	0.95	0.94
NONFARM NONRESIDENTIAL	7.25	7.03	6.95	7.01	7.05
RE LOANS SECURED BY FARMLAND	0.23	0.22	0.22	0.23	0.22
LOAN MIX, % OF GROSS LOANS & LEASES:					
REAL ESTATE LOANS	44.92	43.11	44.45	42.98	44.44
RE LOANS SECURED BY 1-4 FAMILY	28.19	27.08	28.39	26.95	28.30
REVOLVING	3.66	3.63	3.83	3.60	3.69
CLOSED-END	24.53	23.45	24.56	23.34	24.61
COMMERCIAL REAL ESTATE LOANS	15.86	15.16	15.22	15.21	15.34
CONSTRUCTION AND LAND DEV	3.01	2.79	2.91	2.80	2.59
MULTIFAMILY	1.85	1.89	1.60	1.60	1.64
NONFARM NONRESIDENTIAL	11.00	10.48	10.49	10.58	10.89
RE LOANS SECURED BY FARMLAND	0.34	0.32	0.33	0.34	0.34
LOANS TO DEPOSITORY INSTITUTIONS	1.52	1.33	1.54	1.25	1.32
COMMERCIAL & INDUSTRIAL LOANS	28.31	26.73	26.83	25.74	25.86
LOANS TO INDIVIDUALS	14.47	17.14	15.62	17.87	18.59
CREDIT CARD LOANS	3.89	5.12	4.53	5.51	5.92
AGRICULTURAL LOANS	0.57	0.58	0.57	0.64	0.61
LOANS TO FOREIGN GOVTS AND INST	0.20	0.18	0.21	0.30	0.38
OTHER LOANS AND LEASES	10.17	9.74	9.63	9.57	8.72

BHCPR PEER GROUP DATA
PEER GROUP 01

PAGE 5

LIQUIDITY AND FUNDING

PERCENT OF TOTAL ASSETS	mmmm yyyy	mmmm yyyy	yyyy	yyyy	yyyy
SHORT-TERM INVESTMENTS	6.44	7.88	7.13	6.72	8.85
LIQUID ASSETS	27.21	27.34	26.87	27.35	28.74
INVESTMENT SECURITIES	18.91	18.78	18.15	18.82	20.06
NET LOANS AND LEASES	61.08	61.54	61.48	61.50	60.32
NET LOANS, LS & STDBY LTRS OF CREDIT	65.17	65.56	65.46	65.48	64.08
CORE DEPOSITS	52.82	54.87	53.76	55.85	57.25
NONCORE FUNDING	31.19	29.90	30.88	29.23	28.08
TIME DEPOSITS OVER \$100K	7.15	6.80	6.94	6.69	5.46
FOREIGN DEPOSITS	6.28	5.99	6.48	5.80	6.45
FEDERAL FUNDS PURCHASED AND REPOS	9.04	8.76	8.63	8.34	8.85
NET FED FUNDS PURCHASED (SOLD)	5.76	5.54	5.48	5.59	5.73
COMMERCIAL PAPER	0.73	0.83	0.78	0.81	0.80
OTHER BORROWINGS W/REM MAT OF 1 YR OR LESS	4.41	4.52	4.53	4.74	3.40
EARNING ASSETS REPR IN 1 YEAR	47.37	47.60	45.66	47.59	50.31
INT-BEARING LIAB REPR IN 1 YR	22.92	21.96	23.60	22.35	23.74
LONG-TERM DEBT REPR IN 1 YR	1.67	1.24	1.62	1.26	1.69
NET ASSETS REPRICEABLE IN 1 YEAR	22.78	24.40	20.45	23.97	24.87
OTHER LIQUIDITY AND FUNDING RATIOS					
NET NONCORE FUNDING DEPENDENCE	32.29	32.44	34.39	31.34	27.94
NET ST NONCORE FUNDING DEPENDENCE	23.59	21.91	23.08	21.79	NA
SHORT-TERM INV/ST NONCORE FUNDING	25.99	30.82	27.78	28.98	NA
LIQ ASTS-ST NONCORE FNDG/NONLIQ ASTS	4.99	8.45	5.23	8.17	2.82
NET LOANS & LEASES/TOTAL DEPOSITS	91.45	89.72	90.58	89.60	87.21
NET LOANS & LEASES/CORE DEPOSITS	123.43	120.06	121.39	119.84	114.90
HELD-TO-MAT SEC APPR (DEPR)/EQ CAP	0.61	-0.17	0.47	0.29	0.70
AVAIL-FOR-SALE SEC APPR(DEPR)/EQ CAP	2.10	-0.84	2.23	0.84	2.30
U.S. AGENCY SEC APPR(DEPR)/EQUITY CAP	0.12	-0.18	0.14	0.02	0.23
HIGH-RISK MTG SEC APPR(DEPR)/EQ CAP	-0.02	0.51	-0.03	-0.02	-0.01
STRUCT NOTES APPR (DEPR)/EQ CAP	0.00	-0.03	0.00	-0.01	0.03
PERCENT OF INVESTMENT SECURITIES					
HELD-TO-MATURITY SECURITIES	13.65	13.70	12.22	13.69	12.86
AVAILABLE-FOR-SALE SECURITIES	86.35	86.30	87.78	86.31	87.14
U.S. TREASURY AND AGENCY SEC	75.86	75.89	74.86	75.26	73.76
MUNICIPAL SECURITIES	6.09	6.72	6.44	6.96	7.06
FOREIGN SECURITIES	3.00	4.19	3.29	3.21	4.34
OTHER SECURITIES	14.11	13.20	14.42	13.62	14.83
DEBT SECURITIES 1 YEAR OR LESS	14.78	15.50	13.56	16.18	20.01
DEBT SECURITIES 1 TO 5 YEARS	23.69	27.19	26.45	29.10	29.31
DEBT SECURITIES OVER 5 YEARS	55.92	51.50	54.61	50.05	46.20
PLEDGED SECURITIES	49.33	50.37	50.45	49.55	45.63
HIGH-RISK MORTG SEC, FAIR VALUE	0.34	0.19	0.27	0.19	0.36
STRUCTURED NOTES, FAIR VALUE	0.51	0.74	0.68	0.94	1.53

BHCPR PEER GROUP DATA
PEER GROUP 01

PAGE 6

ALLOWANCE AND NET LOAN AND LEASE LOSSES

ANALYSIS RATIOS	mm yyyy	mm yyyy	yyyy	yyyy	yyyy
PROVISION FOR LOSSES/AVG ASSETS	0.30	0.34	0.36	0.33	0.26
PROV FOR LOSSES/AVG LOANS AND LEASES	0.46	0.53	0.56	0.51	0.40
PROVISION FOR LOSSES/NET LOSSES	98.22	105.43	107.04	95.71	99.25
LN&LS ALLOWANCE/TOTAL LOANS AND LEASES	1.72	1.86	1.71	1.86	2.08
LN&LS ALLOWANCE/NET LOAN & LEASE LOSSES (X)	6.39	10.92	5.53	5.11	6.34
ALLOW FOR CREDIT LOSSES/NONACCR ASSETS	341.71	379.84	416.80	368.06	328.52
LN&LS ALLOWANCE/90+ DAYS PD+NONACCR LNS&LS	236.60	225.82	232.56	229.85	220.73
GROSS LN&LS LOSSES/AVG LOANS & LEASES	0.63	0.71	0.72	0.70	0.68
RECOVERIES/AVG LOANS AND LEASES	0.18	0.21	0.20	0.21	0.22
NET LOSSES/AVG LOANS AND LEASES	0.46	0.53	0.54	0.52	0.46
RECOVERIES/PRIOR YEAR-END LOSSES	7.63	8.37	36.68	41.83	41.89
EARNINGS COVERAGE OF NET LOSSES (X)	12.42	23.63	11.50	11.81	12.07
NET LOAN AND LEASE LOSSES BY TYPE					
REAL ESTATE LOANS	0.03	0.03	0.07	0.11	0.18
RE LOANS SECURED BY 1-4 FAMILY	0.07	0.08	0.09	0.07	0.12
REVOLVING	0.12	0.11	0.10	0.12	0.11
CLOSED-END	0.06	0.05	0.09	0.07	0.12
COMMERCIAL REAL ESTATE LOANS	-0.03	-0.03	0.00	0.11	0.27
CONSTRUCTION AND LAND DEV	-0.09	0.00	-0.12	0.29	0.34
MULTIFAMILY	-0.02	0.03	0.02	0.07	0.06
NONFARM NONRESIDENTIAL	-0.04	-0.20	0.00	0.03	0.24
RE LOANS SECURED BY FARMLAND	-0.02	-0.12	-0.01	-0.05	0.10
COMMERCIAL AND INDUSTRIAL LOANS	0.21	0.21	0.24	0.24	0.20
LOANS TO DEPOSITORY INSTITUTIONS	0.11	-0.05	-0.04	-0.01	-0.03
LOANS TO INDIVIDUALS	2.06	2.35	2.27	1.95	1.46
CREDIT CARD LOANS	5.00	4.78	5.74	3.93	3.04
AGRICULTURAL LOANS	-0.07	-0.18	0.17	0.23	0.20
LOANS TO FOREIGN GOVERNMENTS AND INST	-0.04	-1.45	-0.42	-1.47	-0.71
OTHER LOANS AND LEASES	0.28	0.25	0.25	0.24	0.15

BHCPR PEER GROUP DATA
PEER GROUP 01

PAGE 7

PAST DUE AND NONACCRUAL LOANS AND LEASES

90+ DAYS PAST DUE AND NONACCRUAL LOANS
AND LEASES AS A PERCENT OF LOAN TYPE

	1990	1991	1992	1993	1994
REAL ESTATE LOANS - 90+ DAYS PD	0.18	0.22	0.19	0.21	0.23
- NONACCRUAL	0.80	0.94	0.86	0.95	1.13
COML & INDL LOANS - 90+ DAYS PD	0.08	0.12	0.11	0.12	0.08
- NONACCRUAL	0.68	0.68	0.61	0.72	0.90
LNS TO INDIVIDUALS - 90+ DAYS PD	0.67	0.77	0.72	0.80	0.70
- NONACCRUAL	0.27	0.22	0.25	0.20	0.18
LOANS TO DEP INST - 90+ DAYS PD	0.00	0.00	0.00	0.00	0.01
- NONACCRUAL	0.03	0.06	0.03	0.03	0.06
AGRICULTURAL LOANS - 90+ DAYS PD	0.20	0.24	0.13	0.20	0.17
- NONACCRUAL	1.46	1.96	1.50	1.55	2.33
LNS TO FOREIGN GOVTS - 90+ DAYS PD	0.00	0.00	0.00	0.00	0.00
- NONACCRUAL	0.06	0.08	0.06	0.09	0.34
OTHER LOANS & LEASES - 90+ DAYS PD	0.07	0.07	0.07	0.08	0.05
- NONACCRUAL	0.20	0.26	0.19	0.27	0.31
TOTAL LOANS & LEASES - 90+ DAYS PD	0.22	0.29	0.28	0.29	0.26
- NONACCRUAL	0.57	0.62	0.55	0.62	0.79

MEMORANDA

RE LNS SEC BY 1-4 FAMILY - 90+ DAYS PD	0.22	0.25	0.24	0.26	0.26
- NONACCRUAL	0.62	0.69	0.63	0.66	0.49
REVOLVING - 90+ DAYS PD	0.16	0.17	0.15	0.17	0.22
- NONACCRUAL	0.19	0.23	0.18	0.20	0.22
CLOSED-END - 90+ DAYS PD	0.23	0.27	0.26	0.27	0.28
- NONACCRUAL	0.69	0.77	0.70	0.73	0.62
COMMERCIAL RE LOANS - 90+ DAYS PD	0.15	0.18	0.14	0.17	0.20
- NONACCRUAL	1.22	1.63	1.24	1.53	2.23
CONST & LAND DEV - 90+ DAYS PD	0.15	0.31	0.19	0.13	0.10
- NONACCRUAL	1.31	1.77	1.47	2.34	3.49
MULTIFAMILY - 90+ DAYS PD	0.04	0.10	0.05	0.08	0.08
- NONACCRUAL	0.96	1.08	0.89	1.14	1.69
NONFARM NONRES - 90+ DAYS PD	0.15	0.17	0.14	0.14	0.23
- NONACCRUAL	1.32	1.66	1.46	1.63	2.16
RE LNS SEC BY FARMLAND - 90+ DAYS PD	0.10	0.16	0.18	0.15	0.11
- NONACCRUAL	1.28	1.76	1.30	1.96	1.97
CREDIT CARD LOANS - 90+ DAYS PD	1.32	1.40	1.27	1.35	1.10
- NONACCRUAL	0.15	0.13	0.14	0.08	0.06

90+ DAYS PD+NONACCRUAL
+ RE ACQ AS PERCENT OF:

TOTAL ASSETS	0.56	0.71	0.57	0.73	0.78
ALLOWANCE FOR LOAN & LEASE LOSSES	51.91	57.78	53.39	58.62	59.10
EQUITY CAPITAL + ALLOWANCE FOR CREDIT LOSSES	6.51	7.72	6.70	7.68	8.26
TIER 1 CAPITAL + ALLOWANCE FOR CREDIT LOSSES	6.82	7.86	6.91	8.01	9.00
LOANS & LEASES + RE ACQUIRED	0.95	1.14	0.97	1.16	1.23

BHCPR PEER GROUP DATA
PEER GROUP 01

PAGE 7

PAST DUE AND NONACCRUAL LOANS AND LEASES (INTERNAL FR/CONFIDENTIAL)

30+ DAYS PAST DUE AND NONACCRUAL
LNS&LS AS PERCENT OF LOAN TYPE

	mmmm yyyy	mmmm yyyy	yyyy	yyyy	yyyy
REAL ESTATE LOANS	- 30-89 DAYS PD (CONF) #####.##	#####.##	#####.##	#####.##	#####.##
	- 90+ DAYS PAST DUE 0.18	0.22	0.19	0.21	0.23
	- NONACCRUAL 0.80	0.94	0.86	0.95	1.13
COML AND INDL LNS	- 30-89 DAYS PD (CONF) #####.##	#####.##	#####.##	#####.##	#####.##
	- 90+ DAYS PAST DUE 0.08	0.12	0.11	0.12	0.08
	- NONACCRUAL 0.68	0.68	0.61	0.72	0.90
LNS TO INDIVIDUALS	- 30-89 DAYS PD (CONF) #####.##	#####.##	#####.##	#####.##	#####.##
	- 90+ DAYS PAST DUE 0.67	0.77	0.72	0.80	0.70
	- NONACCRUAL 0.27	0.22	0.25	0.20	0.18
LOANS TO DEP INST	- 30-89 DAYS PD (CONF) #####.##	#####.##	#####.##	#####.##	#####.##
	- 90+ DAYS PAST DUE 0.00	0.00	0.00	0.00	0.01
	- NONACCRUAL 0.03	0.06	0.03	0.03	0.06
AGRICULTURAL LOANS	- 30-89 DAYS PD (CONF) #####.##	#####.##	#####.##	#####.##	#####.##
	- 90+ DAYS PAST DUE 0.20	0.24	0.13	0.20	0.17
	- NONACCRUAL 1.46	1.96	1.50	1.55	2.33
LNS TO FOREIGN GOVTS	- 30-89 DAYS PD (CONF) #####.##	#####.##	#####.##	#####.##	#####.##
	- 90+ DAYS PAST DUE 0.00	0.00	0.00	0.00	0.00
	- NONACCRUAL 0.06	0.08	0.06	0.09	0.34
OTHER LOANS & LEASES	- 30-89 DAYS PD (CONF) #####.##	#####.##	#####.##	#####.##	#####.##
	- 90+ DAYS PAST DUE 0.07	0.07	0.07	0.08	0.05
	- NONACCRUAL 0.20	0.26	0.19	0.27	0.31

MEMORANDA

RE LNS SEC BY 1-4 FAMILY	- 30-89 DAYS PD(CONF) #####.##	#####.##	#####.##	#####.##	#####.##
	- 90+ DAYS PAST DUE 0.22	0.25	0.24	0.26	0.26
	- NONACCRUAL 0.62	0.69	0.63	0.66	0.49
REVOLVING	- 30-89 DAYS PD(CONF) #####.##	#####.##	#####.##	#####.##	#####.##
	- 90+ DAYS PAST DUE 0.16	0.17	0.15	0.17	0.22
	- NONACCRUAL 0.19	0.23	0.18	0.20	0.22
CLOSED-END	- 30-89 DAYS PD(CONF) #####.##	#####.##	#####.##	#####.##	#####.##
	- 90+ DAYS PAST DUE 0.23	0.27	0.26	0.27	0.28
	- NONACCRUAL 0.69	0.77	0.70	0.73	0.62
COMMERCIAL REAL ESTATE	- 30-89 DAYS PD(CONF) #####.##	#####.##	#####.##	#####.##	#####.##
	- 90+ DAYS PAST DUE 0.15	0.18	0.14	0.17	0.20
	- NONACCRUAL 1.22	1.63	1.24	1.53	2.23
CONST AND LAND DEV	- 30-89 DAYS PD(CONF) #####.##	#####.##	#####.##	#####.##	#####.##
	- 90+ DAYS PAST DUE 0.15	0.31	0.19	0.13	0.10
	- NONACCRUAL 1.31	1.77	1.47	2.34	3.49
MULTIFAMILY	- 30-89 DAYS PD(CONF) #####.##	#####.##	#####.##	#####.##	#####.##
	- 90+ DAYS PAST DUE 0.04	0.10	0.05	0.08	0.08
	- NONACCRUAL 0.96	1.08	0.89	1.14	1.69
NONFARM NONRESIDENTIAL	- 30-89 DAYS PD(CONF) #####.##	#####.##	#####.##	#####.##	#####.##
	- 90+ DAYS PAST DUE 0.15	0.17	0.14	0.14	0.23
	- NONACCRUAL 1.32	1.66	1.46	1.63	2.16
RE LNS SEC BY FARMLAND	- 30-89 DAYS PD(CONF) #####.##	#####.##	#####.##	#####.##	#####.##
	- 90+ DAYS PAST DUE 0.10	0.16	0.18	0.15	0.11
	- NONACCRUAL 1.28	1.76	1.30	1.96	1.97
CREDIT CARD LOANS	- 30-89 DAYS PD(CONF) #####.##	#####.##	#####.##	#####.##	#####.##
	- 90+ DAYS PAST DUE 1.32	1.40	1.27	1.35	1.10
	- NONACCRUAL 0.15	0.13	0.14	0.08	0.06

PAST DUE, NONACCRUAL AND RESTRUCTURED ASSETS (INTERNAL FR/CONFIDENTIAL)

PERCENT OF LOANS AND LEASES	mmmm yyyy	mmmm yyyy	yyyy	yyyy	yyyy
30-89 DAYS PD LOANS AND LEASES	####.##	####.##	####.##	####.##	####.##
90+ DAYS PAST DUE LOANS AND LEASES	0.22	0.29	0.28	0.29	0.26
NONACCRUAL LOANS AND LEASES	0.57	0.62	0.55	0.62	0.79
90+ DAYS PAST DUE & NONACCRUAL LNS&LS	0.81	1.02	0.83	1.04	1.06
30-89 DAYS PD RESTRUCTURED	####.##	####.##	####.##	####.##	####.##
90+ DAYS PD RESTRUCTURED	0.00	0.00	0.00	0.00	0.00
NONACCRUAL RESTRUCTURED	0.01	0.01	0.01	0.02	0.02
PERCENT OF LNS & LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 DAYS PAST DUE ASSETS	####.##	####.##	####.##	####.##	####.##
90+ DAYS PAST DUE ASSETS	0.22	0.29	0.28	0.29	0.27
NONACCRUAL ASSETS	0.62	0.63	0.58	0.63	0.80
30+ DAYS PD AND NONAC ASSETS	####.##	####.##	####.##	####.##	####.##
PERCENT OF TOTAL ASSETS					
90+ DAYS PD AND NONACCRUAL ASSETS	0.52	0.64	0.53	0.66	0.68
90+ DAYS PD AND NONAC ASSETS + OREO	0.59	0.73	0.60	0.75	0.81
RESTRUCTURED AND NONACCRUAL LNS & LS + REAL ESTATE ACQ AS PERCENT OF:					
TOTAL ASSETS	0.41	0.48	0.40	0.48	0.64
ALLOWANCE FOR LOAN & LEASE LOSSES	38.47	40.21	37.52	40.34	48.24
EQUITY CAPITAL + ALLOW FOR CREDIT LOSSES	4.59	5.66	4.55	5.58	6.86
TIER 1 CAPITAL + ALLOW FOR CREDIT LOSSES	5.08	5.69	5.00	5.76	7.39
LOANS AND LEASES + RE ACQUIRED	0.67	0.79	0.66	0.79	1.03

BHCPR PEER GROUP DATA
PEER GROUP 01

PAGE 8

RISK-BASED CAPITAL AND OFF-BALANCE-SHEET TRANSACTIONS

CAPITAL RATIOS	mm yyyy	mm yyyy	yyyy	yyyy	yyyy
TIER 1 LEVERAGE RATIO	7.40	7.63	7.42	7.51	7.05
TIER 1 RBC RATIO	9.41	9.80	9.37	9.68	9.60
TOTAL RISK-BASED CAPITAL RATIO	12.68	13.31	12.59	13.14	13.08
TANGIBLE TIER 1 LEVERAGE RATIO	7.00	7.24	7.01	7.16	6.77
TANGIBLE COMMON EQ CAP/TAN ASSETS	6.01	6.07	5.99	6.37	6.50
OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
LOAN COMMITMENTS	43.38	43.42	41.93	41.24	37.84
STANDBY LETTERS OF CREDIT	4.08	4.01	3.98	3.98	3.76
COMMERCIAL & SIMILAR LTRS OF CREDIT	0.52	0.56	0.54	0.56	0.65
FINANCIAL ASSETS SOLD WITH RECOURSE	1.62	1.34	2.04	0.56	0.57
SECURITIES BORROWED	0.04	0.07	0.04	0.01	0.05
SECURITIES LENT	6.15	4.68	5.67	4.47	3.21
CREDIT DERIVATIVES (BHC AS GUARANTOR)	0.15	0.01	0.05	NA	NA
CREDIT DERIVATIVES (BHC AS BENEFICIARY)	0.18	0.02	0.10	NA	NA
TYPE OF DERIVATIVE INSTRUMENT:					
DERIVATIVE CONTRACTS	205.68	195.61	199.00	180.96	183.53
INTEREST RATE CONTRACTS	140.92	98.82	130.67	93.77	119.13
INTEREST RATE FUTURES & FORWARD CONTR	34.07	23.53	24.30	22.81	24.79
WRITTEN OPTIONS CONTRACTS (INT RATE)	13.53	12.44	12.21	10.89	10.22
PURCHASED OPTIONS CONTRACTS (INT RATE)	20.64	14.53	17.52	13.12	11.83
INTEREST RATE SWAPS	51.61	45.89	64.91	45.06	58.83
FOREIGN EXCHANGE CONTRACTS	60.54	66.36	64.22	59.55	60.16
FUTURES & FORWARD FOREIGN EXCH CONTR	41.73	49.10	46.65	44.36	47.62
WRITTEN OPTIONS CONTR (FOREIGN EXCH)	7.23	6.65	6.85	5.84	4.48
PURCHASED OPTIONS CONTR(FOREIGN EXCH)	7.15	6.53	6.39	5.56	4.50
FOREIGN EXCHANGE RATE SWAPS	2.51	2.40	2.42	2.17	2.32
EQUITY, COMMODITY, & OTHER DERIV CONTR	2.87	2.49	2.86	2.31	3.01
COMMODITY & OTHER FUTURES & FORW CONTR	0.63	0.54	0.62	0.22	1.15
WRITTEN OPTIONS CONTR (COMM & OTHER)	0.82	0.69	0.90	0.94	0.73
PURCHASED OPTIONS CONTR (COMM & OTHER)	0.84	0.71	0.86	0.64	0.68
COMMODITY AND OTHER SWAPS	0.33	0.29	0.29	0.27	0.28
PERCENT OF AVERAGE LOANS AND LEASES:					
LOAN COMMITMENTS	74.47	73.12	76.17	71.18	64.49

BHCPR PEER GROUP DATA
PEER GROUP 01

PAGE 9

DERIVATIVES ANALYSIS

PERCENT OF NOTIONAL AMOUNT	mm yyyy	mm yyyy	yyyy	yyyy	yyyy
INTEREST RATE CONTRACTS	81.52	79.94	78.27	80.18	78.80
FOREIGN EXCHANGE CONTRACTS	18.00	19.70	21.30	19.46	20.54
EQUITY, COMM, & OTHER CONTRACTS	0.29	0.23	0.26	0.25	0.66
FUTURES AND FORWARDS	33.62	30.07	35.44	30.87	33.00
WRITTEN OPTIONS	8.80	7.72	7.65	7.04	6.13
EXCHANGE-TRADED	1.46	0.93	0.67	0.61	0.70
OVER-THE-COUNTER	7.35	6.27	6.71	6.24	4.66
PURCHASED OPTIONS	14.93	17.71	14.69	17.15	15.06
EXCHANGE-TRADED	1.13	1.56	1.07	1.36	1.04
OVER-THE-COUNTER	13.43	15.41	12.87	15.19	13.59
SWAPS	42.65	44.50	42.22	44.94	45.81
HELD FOR TRADING	44.68	38.86	43.91	38.01	40.40
INTEREST RATE CONTRACTS	28.38	21.91	26.07	21.42	22.48
FOREIGN EXCHANGE CONTRACTS	15.87	16.62	17.45	16.28	17.44
EQUITY, COMM, & OTHER CONTRACTS	0.24	0.20	0.23	0.21	0.49
NON-TRADED	55.32	61.14	56.09	61.99	59.60
INTEREST RATE CONTRACTS	53.14	58.03	52.20	58.77	56.32
FOREIGN EXCHANGE CONTRACTS	1.47	2.14	2.88	2.14	1.54
EQUITY, COMM, & OTHER CONTRACTS	0.02	0.02	0.02	0.02	0.07
MEMO: MARKED-TO-MARKET	14.81	15.05	16.66	12.96	12.31
DERIV CONTR(EXCL FUT & FX LE 14 DAYS):	79.95	83.66	83.31	82.97	83.09
ONE YEAR OR LESS	39.89	38.34	42.49	39.39	42.55
OVER 1 YEAR TO 5 YEARS	31.50	35.73	31.92	35.04	34.86
OVER 5 YEARS	8.56	9.59	7.86	7.32	5.68
GROSS NEGATIVE FAIR VALUE (ABS VAL)	0.62	0.90	0.70	0.71	0.75
GROSS POSITIVE FAIR VALUE	1.13	0.81	1.10	0.84	1.94
PERCENT OF TIER 1 CAPITAL:					
GROSS NEGATIVE FAIR VALUE, ABS VAL (X)	0.37	0.43	0.37	0.38	0.40
GROSS POSITIVE FAIR VALUE (X)	0.39	0.42	0.39	0.38	0.42
HELD FOR TRADING (X)	0.36	0.40	0.36	0.36	0.38
NON-TRADED (X)	0.03	0.02	0.03	0.02	0.03
NON-TRADED MARKED-TO-MARKET (X)	0.00	0.00	0.00	0.00	0.00
CURR CREDIT EXPOSURE (X)	0.19	0.16	0.20	0.14	0.18
CREDIT LOSSES ON OFF-BAL SHEET DERIV	0.01	0.00	0.01	0.00	NA
NET UNAMORT REALIZED GAIN(LOSS), OBS DERIV	0.01	0.00	0.04	NA	NA
PAST DUE DERIVATIVE INSTRUMENTS:					
90+ DAYS PAST DUE, BOOK VALUE	0.00	0.00	0.00	0.00	0.00
90+ DAYS PAST DUE, REPLACEMENT COST	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
CURR CREDIT EXPOSURE/RISK WTD ASSETS	1.61	1.44	1.75	1.33	1.68
CREDIT LOSSES ON OBS DERIV/CR ALLOW	0.10	0.00	0.04	0.00	NA
IMPACT OF NONTRADED DERIV CONTRACTS:					
INCREASE(DECR)IN INTEREST INC/NET INC	1.27	0.34	0.54	-0.08	-1.58
DECR(INCR)IN INTEREST EXPENSE/NET INC	1.48	1.18	1.33	0.84	-0.98
NET INCR(DECR)IN NONINT ALLOC/NET INC	-0.31	0.41	0.18	0.01	-0.04
INCR (DECR) IN NET INCOME/NET INC	1.52	2.34	2.06	0.73	-2.05

BHCPR PEER GROUP DATA
PEER GROUP 01

PAGE 9

DERIVATIVES ANALYSIS (INTERNAL FR/CONFIDENTIAL)

PERCENT OF NOTIONAL AMOUNT	mmm yyyy	mmm yyyy	yyyy	yyyy	yyyy
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INTEREST RATE CONTRACTS	81.52	79.94	78.27	80.18	78.80
FOREIGN EXCHANGE CONTRACTS	18.00	19.70	21.30	19.46	20.54
EQUITY, COMM, & OTHER CONTRACTS	0.29	0.23	0.26	0.25	0.66
FUTURES AND FORWARDS	33.62	30.07	35.44	30.87	33.00
WRITTEN OPTIONS	8.80	7.72	7.65	7.04	6.13
EXCHANGE-TRADED	1.46	0.93	0.67	0.61	0.70
OVER-THE-COUNTER	7.35	6.27	6.71	6.24	4.66
PURCHASED OPTIONS	14.93	17.71	14.69	17.15	15.06
EXCHANGE-TRADED	1.13	1.56	1.07	1.36	1.04
OVER-THE-COUNTER	13.43	15.41	12.87	15.19	13.59
SWAPS	42.65	44.50	42.22	44.94	45.81
HELD FOR TRADING	44.68	38.86	43.91	38.01	40.40
INTEREST RATE CONTRACTS	28.38	21.91	26.07	21.42	22.48
FOREIGN EXCHANGE CONTRACTS	15.87	16.62	17.45	16.28	17.44
EQUITY, COMM, & OTHER CONTRACTS	0.24	0.20	0.23	0.21	0.49
NON-TRADED	55.32	61.14	56.09	61.99	59.60
INTEREST RATE CONTRACTS	53.14	58.03	52.20	58.77	56.32
FOREIGN EXCHANGE CONTRACTS	1.47	2.14	2.88	2.14	1.54
EQUITY, COMM, & OTHER CONTRACTS	0.02	0.02	0.02	0.02	0.07
MEMO: MARKED-TO-MARKET	14.81	15.05	16.66	12.96	12.31
DERIV CONTR(EXCL FUT & FX LE 14 DAYS):	79.95	83.66	83.31	82.97	83.09
ONE YEAR OR LESS	39.89	38.34	42.49	39.39	42.55
OVER 1 YEAR TO 5 YEARS	31.50	35.73	31.92	35.04	34.86
OVER 5 YEARS	8.56	9.59	7.86	7.32	5.68
GROSS NEGATIVE FAIR VALUE (ABS VAL)	0.62	0.90	0.70	0.71	0.75
GROSS POSITIVE FAIR VALUE	1.13	0.81	1.10	0.84	1.94
PERCENT OF TIER 1 CAPITAL:					
GROSS NEGATIVE FAIR VALUE, ABS VAL (X)	0.36	0.43	0.37	0.38	0.40
GROSS POSITIVE FAIR VALUE (X)	0.38	0.42	0.39	0.38	0.42
HELD FOR TRADING (X)	0.35	0.40	0.36	0.36	0.38
NON-TRADED (X)	0.03	0.02	0.03	0.02	0.03
NON-TRADED MARKED-TO-MARKET (X)	0.00	0.00	0.00	0.00	0.00
CURR CREDIT EXPOSURE (X)	0.18	0.16	0.20	0.14	0.18
CREDIT LOSSES ON OFF-BAL SHEET DERIV	0.01	0.00	0.01	0.00	NA
NET UNAMORT REALIZED GAIN(LOSS), OBS DERIV	0.01	0.00	0.04	NA	NA
PAST DUE DERIVATIVE INSTRUMENTS:					
30-89 DAYS PAST DUE, BOOK VALUE (CONF)	####.##	####.##	####.##	####.##	####.##
30-89 DAYS PAST DUE, REPL COST (CONF)	####.##	####.##	####.##	####.##	####.##
90+ DAYS PAST DUE, BOOK VALUE	0.00	0.00	0.00	0.00	0.00
90+ DAYS PAST DUE, REPLACEMENT COST	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
CURR CREDIT EXPOSURE/RISK WTD ASSETS	1.61	1.44	1.75	1.33	1.68
CREDIT LOSSES ON OBS DERIV/CR ALLOW	0.10	0.00	0.04	0.00	NA
IMPACT OF NONTRADED DERIV CONTRACTS:					
INCREASE(DECR)IN INTEREST INC/NET INC	1.27	0.34	0.54	-0.08	-1.58
DECR(INCR)IN INTEREST EXPENSE/NET INC	1.48	1.18	1.33	0.84	-0.98
NET INCR(DECR)IN NONINT ALLOC/NET INC	-0.31	0.41	0.18	0.01	-0.04
INCR (DECR) IN NET INCOME/NET INC	1.52	2.34	2.06	0.73	-2.05

BHCPR PEER GROUP DATA
PEER GROUP 01

PAGE 10

FOREIGN ACTIVITIES

ANALYSIS RATIOS -----	mm yy	mm yy	yy	yy	yy
STDBY LC/TOTAL LOANS & LS	123.85	225.20	247.83	117.25	82.21
YIELD OR COST: -----					
FOREIGN LOANS	4.09	4.42	3.98	4.30	4.40
INTEREST-BEARING BALANCES	17.81	4.67	5.95	5.35	7.12
FOREIGN SECURITIES:					
DEBT SECURITIES	7.66	6.61	8.05	7.54	8.20
EQUITY SECURITIES	9.21	8.87	6.80	4.88	4.82
INTEREST-BEARING DEPOSITS	5.22	5.19	5.47	5.42	6.03
NET LOSSES AS A PERCENT OF FOREIGN LOANS & LEASES BY TYPE -----					
REAL ESTATE LOANS	0.48	4.41	0.93	0.45	0.52
COMMERCIAL AND INDUSTRIAL LOANS	1.40	0.62	0.39	0.12	0.96
FOREIGN GOVERNMENTS & INST	-0.04	-1.45	-0.42	-1.47	-0.71
LEASES	0.35	NA	0.39	10.32	0.10
GROWTH RATES -----					
NET LOANS AND LEASES	78.49	382.75	316.84	186.99	77.51
TOTAL SELECTED ASSETS	44.19	56.09	47.95	33.74	346.73
TOTAL DEPOSITS	32.83	18.46	86.15	5.62	-0.25

BHCPR PEER GROUP DATA
PEER GROUP 01

PAGE 11

PARENT COMPANY ANALYSIS - PART I

	mmmm yyyy	mmmm yyyy	yyyy	yyyy	yyyy
PROFITABILITY:					
NET INCOME/AVG EQUITY CAPITAL	16.61	16.79	16.63	15.73	15.07
BANK NET INC/AV EQ INV IN BANKS	15.18	16.61	17.11	15.77	14.58
NONBANK NET INC/AVG EQ INV IN NONBANKS	13.43	14.11	11.81	12.86	17.31
SUB BHCS NET INC/AVG EQ INV IN SUB BHCS	14.30	15.59	14.65	13.19	13.87
BANK NET INCOME/PARENT NET INCOME	79.54	76.22	78.84	76.87	70.46
NONBANK NET INC/PARENT NET INCOME	7.45	6.50	7.84	6.56	6.91
SUB BHCS NET INC/PARENT NET INCOME	21.17	22.89	24.18	23.55	30.90
LEVERAGE:					
TOTAL LIABILITIES/EQUITY	49.23	49.07	50.08	45.20	41.62
TOTAL DEBT/EQUITY CAPITAL	34.96	36.13	35.47	35.84	39.54
TOTAL DEBT/EQ CAP - EXC OVER FAIR VAL	38.88	39.84	43.86	42.19	41.23
LONG-TERM DEBT/EQUITY CAPITAL	27.48	28.31	27.65	27.64	28.91
SHORT-TERM DEBT/EQUITY CAPITAL	9.29	8.98	9.31	9.39	8.69
CURRENT PORTION OF LT DEBT/EQUITY	0.77	0.82	0.75	0.98	2.95
EXC COST OVER FAIR VALUE/EQUITY CAP	4.49	3.42	4.10	3.03	2.50
LONG-TERM DEBT/CONSOLIDATED LT DEBT	43.81	53.99	44.01	50.29	47.66
DOUBLE LEVERAGE:					
EQUITY INVESTMENT IN SUBS/EQUITY	111.63	108.73	110.74	105.62	105.56
TOTAL INVESTMENT IN SUBS/EQUITY	134.55	134.91	138.16	130.03	128.21
EQUITY INV IN SUBS/CONS EQ CAP + MIN INT	102.32	100.10	101.24	100.24	NA
TOTAL INV IN SUBS/CONS EQ CAP + MIN INT	126.67	123.59	125.78	123.08	NA
DOUBLE LEVERAGE PAYBACK:					
EQUITY INV IN SUBS - EQ CAP/NET INC (X)	0.74	0.47	0.74	0.36	0.42
EQ INV IN SUBS - EQ CAP/NET INC - DIV (X)	1.86	1.33	1.74	1.33	1.30
COVERAGE ANALYSIS:					
OP INC - TAX + NONCASH/OPER EXP + DIV	140.01	148.52	157.32	181.15	179.05
CASH FL FR OPER+NONCASH+OP EXP/OP EXP+DIV	156.72	155.20	158.20	184.81	175.52
ADJ CASH FL/OP EXP + REPAID LT DEBT + DIV	112.45	141.51	90.70	122.07	103.02
PRETAX OPER INC + INT EXP/INT EXPENSE	633.57	700.99	714.54	965.19	1003.29
DIV + INT FROM SUBS/INT EXP + DIV	134.90	148.88	159.81	190.81	159.08
FEES + OTHER INC FROM SUBS/SAL + OTH EXP	35.93	37.22	32.58	38.07	32.72
NET INC/CURR PORT OF LT DEBT + PFD DIV (X)	+++++	+++++	+++++	208.67	60.54
OTHER RATIOS:					
NET ASSETS REPR IN 1 YR/TOTAL ASSETS	1.98	3.45	1.93	3.13	0.86
PAST DUE AND NONACCR AS % OF LNS&LS:					
90+ DAYS PAST DUE	0.18	0.36	0.06	0.49	0.05
NONACCRUAL	2.24	6.36	6.94	6.95	6.00
TOTAL	2.42	6.73	7.00	7.44	6.06
GUARANTEED LOANS AS % OF EQUITY CAP:					
TO BANK SUBSIDIARIES	0.02	0.00	0.01	0.00	0.08
TO NONBANK SUBSIDIARIES	1.01	1.49	1.57	0.98	0.95
TO SUBSIDIARY BHCS	0.00	0.00	0.00	0.00	0.00
TOTAL	2.62	2.50	2.68	2.08	2.00
AS A % OF CONSOLIDATED BHC ASSETS:					
NONBANK ASSETS OF NONBANK SUBSIDIARIES	7.68	NA	NA	NA	NA
COMBINED THRIFT ASSETS	0.79	NA	NA	NA	NA
COMBINED FOREIGN NONBANK SUB ASSETS	0.25	NA	NA	NA	NA

BHCPR PEER GROUP DATA
PEER GROUP 01

PAGE 12

PARENT COMPANY ANALYSIS - PART II

PAYOUT RATIOS - PARENT	mm yyyy	mm yyyy	yyyy	yyyy	yyyy
DIV PAID/INC BEF UNDIST INC	73.60	115.55	70.78	57.48	64.39
DIVIDENDS PAID/NET INCOME	38.54	34.12	38.74	39.55	37.66
NET INCOME - DIVIDENDS/AVG EQUITY	10.30	10.99	10.28	9.59	9.37
PERCENT OF DIVIDENDS PAID:					
DIVIDENDS FROM BANK SUBS	118.65	117.16	134.25	165.61	130.42
DIVIDENDS FROM NONBANK SUBS	8.04	17.13	16.01	10.20	13.67
DIVIDENDS FROM SUBSIDIARY BHCS	24.02	35.05	50.71	53.24	55.18
DIVIDENDS FROM ALL SUBSIDIARIES	166.91	189.66	200.97	234.20	199.27
PAYOUT RATIOS - SUBSIDIARIES					
PERCENT OF BANK NET INCOME:					
DIVIDENDS FROM BANK SUBS	60.44	57.87	65.12	79.68	61.76
INTEREST INC FROM BANK SUBS	11.54	9.30	10.29	19.70	157.12
MGT & SERV FEES FROM BANK SUBS	339.82	7.52	39.04	18.95	492.87
OTHER INCOME FROM BANK SUBS	0.05	0.09	0.08	0.18	0.33
OPERATING INC FROM BANK SUBS	574.98	294.53	116.48	146.90	1114.79
PERCENT OF NONBANK NET INCOME:					
DIVIDENDS FROM NONBANK SUBS	23.44	45.61	76.53	118.42	78.09
INTEREST INC FROM NONBANK SUBS	66.08	57.48	81.83	74.08	103.23
MGT & SERV FEES FROM NONBANK SUBS	9.31	16.33	16.73	10.47	26.26
OTHER INCOME FROM NONBANK SUBS	2.40	0.07	0.83	1.57	1.30
OPERATING INC FROM NONBANK SUBS	123.26	141.78	168.28	203.73	278.18
PERCENT OF SUB BHCS' NET INCOME:					
DIVIDENDS FROM SUBSIDIARY BHCS	65.72	68.08	86.68	95.14	74.90
INTEREST INC FROM SUBSIDIARY BHCS	2.98	3.23	3.41	3.94	2.54
MGT & SERV FEES FROM SUB BHCS	1.64	5.68	6.07	3.67	6.49
OTHER INCOME FROM SUBSIDIARY BHCS	0.00	0.00	0.00	0.00	0.00
OPERATING INCOME FROM SUB BHCS	70.34	76.99	96.16	107.55	84.16
DEPENDENCE ON SUBSIDIARIES					
PERCENT OF TOTAL OPERATING INCOME:					
DIVIDENDS FROM BANK SUBS	45.74	44.39	50.52	55.89	46.38
INTEREST INC FROM BANK SUBS	14.32	12.40	9.15	6.82	7.56
MGT & SERV FEES FROM BANK SUBS	8.70	5.87	6.37	5.70	6.69
OTHER INCOME FROM BANK SUBS	0.03	0.06	0.04	0.10	0.06
OPERATING INC FROM BANK SUBS	68.96	62.75	66.24	68.69	61.87
DIVIDENDS FROM NONBANK SUBS	2.38	5.75	5.10	3.11	4.34
INTEREST INC FROM NONBANK SUBS	5.69	4.70	4.01	3.96	3.67
MGT & SERV FEES FROM NONBANK SUBS	0.56	0.66	0.39	0.37	0.41
OTHER INCOME FROM NONBANK SUBS	0.18	0.34	0.14	0.14	0.05
OPERATING INCOME FROM NONBANK SUBS	8.55	12.70	9.65	8.32	8.67
DIVIDENDS FROM SUBSIDIARY BHCS	12.28	14.94	16.79	16.78	21.36
INTEREST INC FROM SUBSIDIARY BHCS	0.42	0.49	0.30	0.30	0.55
MGT & SERV FEES FROM SUB BHCS	0.05	0.59	0.51	0.75	0.98
OTHER INCOME FROM SUBSIDIARY BHCS	0.00	0.00	0.00	0.00	0.00
OPERATING INCOME FROM SUB BHCS	13.52	16.73	18.19	18.13	23.44
LOANS AND ADV FROM SUBS/ST DEBT	135.87	136.90	219.83	104.43	5.17
LOANS AND ADV FROM SUBS/TOTAL DEBT	34.04	24.10	32.54	15.24	6.92

Appendix D: Sample State Average Report

This appendix provides a sample State Average Report, which is produced for each state and the District of Columbia. The report contains five periods of ratio averages for all top-tier bank holding companies (that have consolidated assets of more

than \$150 million and all multi-bank holding companies in the state that have outstanding debt to the general public or that are engaged in a non-bank activity involving financial leverage or engaged in credit extending activities) as well as current quar-

ter ratio averages for three intra-state peer group sizes. Ratios on this page are, for the most part, identical to those presented on the Summary Page of individual BHCPRs (see the definition of ratios beginning on page 3-5 of this manual).

month yyyy BANK HOLDING COMPANY PERFORMANCE REPORT

STATE AVERAGE

INFORMATION

THE FOLLOWING PAGES CONTAIN A SUMMARY OF STATE AVERAGES
FOR FINANCIAL INFORMATION BASED ON THE FR Y-9C (CONSOLIDATED
FINANCIAL STATEMENTS FOR BANK HOLDING COMPANIES) AND FR Y-9LP
(PARENT ONLY FINANCIAL STATEMENTS FOR LARGE BANK HOLDING COMPANIES).

DETAILED INFORMATION CONCERNING THE FINANCIAL RATIOS ARE
FOUND IN "A USER'S GUIDE TO THE BANK HOLDING COMPANY
PERFORMANCE REPORT."

NOTE

THIS REPORT, WHICH IS PREPARED BY THE FEDERAL RESERVE BOARD'S DIVISION OF BANKING SUPERVISION AND REGULATION, IS USED BY THE FEDERAL RESERVE SYSTEM IN CARRYING OUT ITS SUPERVISORY RESPONSIBILITIES. ALL INFORMATION CONTAINED HEREIN WAS OBTAINED FROM SOURCES DEEMED RELIABLE. HOWEVER, NO GUARANTEE IS GIVEN AS TO THE ACCURACY OF THE DATA OR OF THE CALCULATIONS DERIVED THEREFROM. THE DATA AND CALCULATIONS IN THIS REPORT DO NOT INDICATE APPROVAL OR DISAPPROVAL OF ANY PARTICULAR INSTITUTION'S PERFORMANCE AND ARE NOT TO BE CONSTRUED AS A RATING OF ANY INSTITUTION BY THE FEDERAL RESERVE SYSTEM. USERS ARE CAUTIONED THAT ANY CONCLUSIONS DRAWN FROM THIS REPORT ARE THEIR OWN AND ARE NOT TO BE ATTRIBUTED TO THE FEDERAL RESERVE SYSTEM. QUESTIONS REGARDING THE CONTENTS OF THIS REPORT SHOULD BE DIRECTED TO THE NEAREST FEDERAL RESERVE BANK.

SUMMARY INFORMATION FOR BANK HOLDING COMPANIES IN THE STATE OF VIRGINIA
AVERAGE OF LARGE AND MULTI-BANK HOLDING COMPANIES IN STATE

PAGE 1

BY ASSET SIZE

	1994	1995	1996	1997	1998	0<150M	150M<1B	> 1B
TOTAL ASSETS (\$MILLIONS)	49,458	66,734	46,709	62,514	58,526	NA	8,457	41,001
NET INCOME (\$MILLIONS)	162	209	591	710	625	NA	29	132
NUMBER OF BHCS IN STATE	34	32	30	29	25	NA	29	5
EARNINGS AND PROFITABILITY								
PERCENT OF AVERAGE ASSETS:								
NET INTEREST INCOME (TE)	4.27	4.42	4.33	4.38	4.33	NA	4.33	3.94
+ NON-INTEREST INCOME	0.76	0.83	0.76	0.88	0.77	NA	0.70	1.24
- OVERHEAD EXPENSE	2.75	2.92	2.85	3.07	3.12	NA	2.70	3.07
- PROVISION FOR LOSSES	0.16	0.17	0.17	0.20	0.15	NA	0.16	0.18
+ SECURITIES GAINS (LOSSES)	0.02	0.01	0.00	0.01	0.00	NA	0.03	0.01
+ OTHER TAX EQUIV ADJUSTMENTS	0.00	-0.02	0.00	0.00	0.00	NA	0.00	0.01
= PRETAX NET OPER INCOME (TE)	2.10	2.08	2.11	1.90	1.85	NA	2.12	1.98
NET OPERATING INCOME	1.37	1.36	1.38	1.27	1.20	NA	1.39	1.25
NET INCOME	1.37	1.36	1.38	1.27	1.20	NA	1.39	1.25
PERCENT OF AVG EARNING ASSETS								
INTEREST INCOME (TE)	8.34	8.34	8.41	8.52	8.34	NA	8.40	7.95
INTEREST EXPENSE	3.78	3.69	3.85	3.86	3.69	NA	3.78	3.77
NET INTEREST INCOME (TE)	4.57	4.72	4.62	4.75	4.67	NA	4.62	4.28
LOSSES, ALLOW & PAST DUE + NONACCR								
NET LN&LS LOSSES/AVG LOANS & LS	0.14	0.12	0.17	0.20	0.18	NA	0.14	0.18
EARNINGS COVERAGE OF NET LOSSES(X)	31.04	29.23	53.51	16.04	26.75	NA	30.68	32.81
LN&LS ALLOW/TOTAL LOANS & LEASES	1.22	1.21	1.17	1.21	1.38	NA	1.20	1.28
NONACCR LNS&LS+REACQ/LNS&LS+REACQ	0.51	0.44	0.53	0.45	0.76	NA	0.52	0.41
LIQUIDITY AND FUNDING								
NET NONCORE FUNDING DEPENDENCE	6.30	8.18	7.65	8.72	5.94	NA	6.34	5.98
NET ST NONCORE FUNDING DEPENDENCE	1.26	4.32	3.17	5.53	NA	NA	1.75	-3.44
NET LOANS AND LEASES/TOT ASSETS	63.15	61.80	63.19	61.22	58.23	NA	63.89	58.98
CAPITALIZATION								
TIER 1 LEVERAGE RATIO	10.39	9.74	10.33	9.46	9.14	NA	10.60	9.22
EQUITY CAPITAL/TOTAL ASSETS	10.34	9.72	10.31	9.62	9.49	NA	10.59	8.92
NET LOANS&LS/EQUITY CAPITAL (X)	6.01	6.35	6.18	6.45	6.02	NA	5.88	6.72
CASH DIVIDENDS/NET INCOME	19.80	24.56	31.45	33.67	33.62	NA	27.97	40.10
RETAINED EARNINGS/AVG EQUITY CAP	9.16	10.18	9.50	8.71	8.03	NA	9.32	8.30
PARENT COMPANY RATIOS								
SHORT-TERM DEBT/EQUITY CAPITAL	0.37	0.30	0.41	0.59	0.35	NA	0.11	2.30
LONG-TERM DEBT/EQUITY CAPITAL	0.53	1.24	0.27	0.69	1.79	NA	0.60	0.03
EQUITY INVESTMENT IN SUBS/EQUITY	93.82	95.86	92.98	94.87	96.51	NA	93.81	93.86
CASH FR OP+NONCASH+OP EX+OP EX+DIV	164.08	171.86	183.95	374.51	120.18	NA	177.47	91.81

Appendix E: Sample National Average Report

This appendix contains a sample National Average Report, which presents ratio averages for all U.S. top-tier bank holding companies with consolidated assets of more than \$150 million and multi-bank holding companies that have outstanding debt to the general public or that are engaged in a nonbank activity

involving financial leverage or engaged in credit extending activities. Ratios contained in this report are, for the most part, identical to those presented in the Summary Page of individual BHCPRs (see the definition of ratios beginning on page 3-5 of this manual).

month yyyy BANK HOLDING COMPANY PERFORMANCE REPORT

NATIONAL AVERAGE

INFORMATION

THE FOLLOWING PAGE CONTAINS A SUMMARY OF THE NATIONAL AVERAGES FOR FINANCIAL INFORMATION REPORTED ON THE FR Y-9C (CONSOLIDATED FINANCIAL STATEMENTS FOR BANK HOLDING COMPANIES) AND FR Y-9LP (PARENT ONLY FINANCIAL STATEMENTS FOR LARGE BANK HOLDING COMPANIES).

DETAILED INFORMATION CONCERNING THE FINANCIAL RATIOS ARE FOUND IN "A USER'S GUIDE TO THE BANK HOLDING COMPANY PERFORMANCE REPORT."

NOTE

THIS REPORT, WHICH IS PREPARED BY THE FEDERAL RESERVE BOARD'S DIVISION OF BANKING SUPERVISION AND REGULATION, IS USED BY THE FEDERAL RESERVE SYSTEM IN CARRYING OUT ITS SUPERVISORY RESPONSIBILITIES. ALL INFORMATION CONTAINED HEREIN WAS OBTAINED FROM SOURCES DEEMED RELIABLE. HOWEVER, NO GUARANTEE IS GIVEN AS TO THE ACCURACY OF THE DATA OR OF THE CALCULATIONS DERIVED THEREFROM. THE DATA AND CALCULATIONS IN THIS REPORT DO NOT INDICATE APPROVAL OR DISAPPROVAL OF ANY PARTICULAR INSTITUTION'S PERFORMANCE AND ARE NOT TO BE CONSTRUED AS A RATING OF ANY INSTITUTION BY THE FEDERAL RESERVE SYSTEM. USERS ARE CAUTIONED THAT ANY CONCLUSIONS DRAWN FROM THIS REPORT ARE THEIR OWN AND ARE NOT TO BE ATTRIBUTED TO THE FEDERAL RESERVE SYSTEM. QUESTIONS REGARDING THE CONTENTS OF THIS REPORT SHOULD BE DIRECTED TO THE NEAREST FEDERAL RESERVE BANK.

SUMMARY INFORMATION FOR BANK HOLDING COMPANIES
AVERAGE OF LARGE AND MULTI-BANK HOLDING COMPANIES IN THE NATION

	mmmm yyyy	mmmm yyyy	yyyy	yyyy	yyyy
TOTAL ASSETS (\$MILLIONS)	4,853,625	4,346,740	4,755,103	4,274,143	3,971,200
NET INCOME (\$MILLIONS)	13,886	13,517	54,376	48,458	43,146
NUMBER OF BHCS IN TABULATION	1,442	1,360	1,437	1,338	1,271
EARNINGS AND PROFITABILITY					
PERCENT OF AVERAGE ASSETS:					
NET INTEREST INCOME (TE)	4.21	4.26	4.28	4.30	4.32
+ NON-INTEREST INCOME	0.96	0.98	1.02	1.02	0.96
- OVERHEAD EXPENSE	3.10	3.18	3.22	3.28	3.31
- PROVISION FOR LOSSES	0.18	0.17	0.21	0.19	0.16
+ SECURITIES GAINS (LOSSES)	0.03	0.01	0.02	0.01	0.01
+ OTHER TAX EQUIV ADJUSTMENTS	0.00	0.00	0.00	0.00	0.00
= PRETAX NET OPER INCOME (TE)	1.91	1.90	1.89	1.86	1.82
NET OPERATING INCOME	1.20	1.18	1.19	1.17	1.15
NET INCOME	1.20	1.18	1.19	1.17	1.15
PERCENT OF AVG EARNING ASSETS					
INTEREST INCOME (TE)	10.42	8.29	8.41	8.37	8.41
INTEREST EXPENSE	4.83	3.66	3.79	3.69	3.69
NET INTEREST INCOME (TE)	5.60	4.62	4.64	4.68	4.70
LOSSES, ALLOW, AND PAST DUE+NONACCR					
NET LN&LS LOSSES/AVG LOANS & LEASES	0.16	0.16	0.22	0.22	0.20
EARNINGS COVERAGE OF NET LOSSES (X)	16.40	19.23	26.92	21.51	19.87
LN&LS ALLOWANCE/TOTAL LOANS & LEASES	1.35	1.39	1.34	1.39	1.48
NONACCR LNS&LS+RE ACQ/LNS&LS+RE ACQ	0.69	0.76	0.69	0.74	0.88
LIQUIDITY AND FUNDING					
NET NONCORE FUNDING DEPENDENCE	8.92	8.85	9.58	8.23	4.26
NET ST NONCORE FUNDING DEPENDENCE	3.83	4.60	5.02	3.99	NA
NET LOANS AND LEASES/TOT ASSETS	61.79	61.38	62.07	61.19	59.51
CAPITALIZATION					
TIER 1 LEVERAGE RATIO	8.84	8.82	8.89	8.76	8.61
EQUITY CAPITAL/TOTAL ASSETS	9.12	8.93	9.15	8.96	8.92
NET LOANS&LS/EQUITY CAPITAL (X)	6.93	6.91	6.99	6.88	6.66
CASH DIVIDENDS/NET INCOME	25.23	21.76	25.61	24.08	22.70
RETAINED EARNINGS/AVG EQUITY CAP	9.57	10.16	10.09	10.16	9.97
PARENT COMPANY RATIOS					
SHORT-TERM DEBT/EQUITY CAPITAL	1.03	1.14	1.04	1.06	0.84
LONG-TERM DEBT/EQUITY CAPITAL	3.47	3.76	3.66	3.81	4.22
EQUITY INVESTMENT IN SUBS/EQUITY	100.13	100.37	100.17	99.85	100.11
CASH FR OP+NONCASH+OP EXP/OP EX+DIV	190.51	300.81	241.15	219.09	208.49

Appendix F: Consolidated Financial Statements for Bank Holding Companies (FR Y-9C)

Board of Governors of the Federal Reserve System



Consolidated Financial Statements for Bank Holding Companies—FR Y-9C

Report at the close of business as of the last calendar day of the quarter

This Report is required by law: Section 5(c) of the Bank Holding Company Act (12 U.S.C. 1844) and Section 225.5(b) of Regulation Y [12 CFR 225.5(b)].

This report form is to be filed by bank holding companies with total consolidated assets of \$150 million or more. In addition, multibank holding companies with debt outstanding to the general public or that are engaged in a nonbank activity (either directly or indirectly) involving financial leverage or engaged in credit extending activities, must file this report (FR Y-9C) regardless of size. See

page 1 of the general instructions for further information. However, when such bank holding companies own or control, or are owned or controlled by, other bank holding companies, only the top-tier holding company must file this report for the consolidated holding company organization, except that lower-tiered bank holding companies that have total consolidated assets of \$1 billion or more must also file this report (FR Y-9C). The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, a collection of information unless it displays a currently valid OMB control number.

NOTE: The Consolidated Financial Statements for Bank Holding Companies must be signed by one director of the bank holding company. This individual should also be a senior official of the bank holding company. In the event that the bank holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report.

The Consolidated Financial Statements for Bank Holding Companies is to be prepared in accordance with the instructions provided by the Federal Reserve System.

Date of Report:

March 31, 1998

Month / Date / Year (BHCK 9999)

I, _____
Name and Title of Officer

have reviewed the Consolidated Financial Statements for Bank Holding Companies filed by the named bank holding company and have transmitted a copy of the report to the Board of Directors for their information.

Legal Title of Bank Holding Company (TEXT 9010)

(Mailing Address of the Bank Holding Company) Street / P.O. Box (TEXT 9110)

Signature of Bank Holding Company Official

Date of Signature

City (TEXT 9130)

State (TEXT 9200)

Zip Code (TEXT 9220)

Return to the appropriate Federal Reserve District Bank the completed original and the number of copies specified by that District Bank.

Person to whom questions about this report should be directed:

For Federal Reserve Bank Use Only

BHC Number _____

RSSD Number _____

C.I. _____ S.F. _____

Name / Title (TEXT 8901)

Area Code / Phone Number (TEXT 8902)

FAX Number (TEXT 9116)

Public reporting burden for this information collection is estimated to vary from 5.0 to 1,250 hours per response, with an average of 27.19 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Comments regarding this burden estimate or any other aspect of this information collection, including suggestions for reducing the burden, may be sent to Secretary, Board of Governors of the Federal Reserve System, Washington, D.C. 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0128), Washington, D.C. 20503.

For Federal Reserve Bank Use Only

BHC Number _____

RSSD Number _____

C.I. _____

S.F. _____

Name of Bank Holding Company _____

Consolidated Financial Statements for Bank Holding Companies

Report at the close of business _____, 19 _____

Schedule HC—Consolidated Balance Sheet

Dollar Amounts in Thousands

ASSETS	BHCK	Bil	Mil	Thou	
1. Cash and balances due from depository institutions:					
a. Noninterest-bearing balances and currency and coin	0081				1.a.
b. Interest-bearing balances:					
(1) In U.S. offices	0395				1.b.(1)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	0397				1.b.(2)
2. Securities (from Schedule HC-A):					
a. Held-to-maturity securities	1754				2.a.
b. Available-for-sale securities	1773				2.b.
3. Federal funds sold and securities purchased under agreements to resell	1350				3.
4. Loans and lease financing receivables:					
a. Loans and leases, net of unearned income (from Schedule HC-B)	2122				4.a.
b. LESS: Allowance for loan and lease losses	3123				4.b.
c. LESS: Allocated transfer risk reserve	3128				4.c.
d. Loans and leases, net of unearned income, allowance for loan and lease losses, and allocated transfer risk reserve (item 4.a minus items 4.b and 4.c)	2125				4.d.
5. Trading assets	3545				5.
6. Premises and fixed assets (including capitalized leases)	2145				6.
7. Other real estate owned:					
a. Real estate acquired in satisfaction of debts previously contracted	2744				7.a.
b. Other real estate owned	2745				7.b.
8. Investments in unconsolidated subsidiaries and associated companies	2130				8.
9. Customers' liability on acceptances outstanding	2155				9.
10. Intangible assets:					
a. Mortgage servicing assets	3164				10.a.
b. Other identifiable intangible assets:					
(1) Purchased credit card relationships	5506				10.b.(1)
(2) All other identifiable intangible assets	5507				10.b.(2)
c. Goodwill	3163				10.c.
11. Other assets	2160				11.
12. Total assets (sum of items 1 through 11)	2170				12.

Schedule HC—Continued

Dollar Amounts in Thousands

LIABILITIES AND EQUITY CAPITAL	BHDM	Bil	Mil	Thou	
13. Deposits:					
a. In domestic offices (from Schedule HC-C):					
(1) Noninterest-bearing ¹	6631				13.a.(1)
(2) Interest-bearing	6636				13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs:	BHFN				
(1) Noninterest-bearing	6631				13.b.(1)
(2) Interest-bearing	6636				13.b.(2)
	BHCK				
14. Federal funds purchased and securities sold under agreements to repurchase	2800				14.
15. Trading liabilities	3548				15.
16. Commercial paper	2309				16.
17. Other borrowed money with a remaining maturity of one year or less	2332				17.
18. Other borrowed money with a remaining maturity of more than one year	2333				18.
19. Not applicable					
20. Mandatory convertible securities:					
a. Equity contract notes, gross	3290				20.a.
b. Equity commitment notes, gross	3293				20.b.
21. Subordinated notes and debentures (includes limited-life preferred stock and related surplus)	4062				21.
22. Liability on acceptances executed and outstanding	2920				22.
23. Other liabilities	2750				23.
24. Minority interest in consolidated subsidiaries and similar items	3000				24.
25. TOTAL LIABILITIES AND MINORITY INTEREST (sum of items 13 through 24)	2948				25.
26. Not applicable					
27. Equity Capital:					
a. Perpetual preferred stock (including related surplus)	3283				27.a.
b. Common stock (par value)	3230				27.b.
c. Capital surplus	3240				27.c.
d. Retained earnings	3247				27.d.
e. Net unrealized holding gains (losses) on available-for-sale securities	8434				27.e.
f. Cumulative foreign currency translation adjustments (for bank holding companies with foreign offices only)	3284				27.f.
g. LESS: Treasury stock	3153				27.g.
h. TOTAL EQUITY CAPITAL (sum of items 27.a through 27.f minus item 27.g)	3210				27.h.
28. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 25 and 27.h)	3300				28.

1. Includes total demand deposits and noninterest-bearing time and savings deposits.

Schedule HC-A—Securities

Dollar Amounts in Thousands

1. U.S. Treasury securities	0211				0213			1286		1287	1.
2. U.S. government agency and corporation obligations	8492				8493			8494		8495	2.
3. Securities issued by states and political subdivisions in the U.S.:											
a. Taxable securities	8531				8532			8533		8534	3. a.
b. Tax-exempt securities	8535				8536			8537		8538	3. b.
4. U.S. securities:											
a. Debt securities	8539				8540			8541		8542	4. a.
b. Equity securities (including Federal Reserve stock)								8543		8544	4. b.
5. Foreign securities:											
a. Debt securities	8545				8546			8547		8548	5. a.
b. Equity securities								8549		8550	5. b.
6. Total (sum of column A items 1 through 5.a must equal Schedule HC, item 2.a and sum of column D, items 1 through 5.b must equal Schedule HC, item 2 b)	bhct 1754				8551			8552		bhct 1773	6.

Memoranda

1. Remaining maturity of debt securities (Schedule HC-A, items 1, 2, 3, 4.a, and 5.a in columns A and D above):									
a. 1 year and less	0383								M.1.a.
b. Over 1 year to 5 years	0384								M.1.b.
c. Over 5 years	0387								M.1.c.
2. Pledged securities	0416								M.2.
3.-3a. Not applicable									
4. a. Net unrealized holding losses on available-for-sale equity securities with readily determinable fair values reported in Schedule HC-A, items 4.b and 5.b above (net of tax effect)	A221								M.4.a.
b. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date	1778								M.4.b.
5. High-risk mortgage securities (included in the held-to-maturity and available-for-sale accounts):									
a. Amortized cost	8780								M.5.a.
b. Fair value	8781								M.5.b.
6. Structured notes (included in the held-to-maturity and available-for-sale accounts):									
a. Amortized cost	8782								M.6.a.
b. Fair value	8783								M.6.b.

1. Includes equity securities without readily determinable fair values at historical cost.

Schedule HC-A—Continued

Memoranda—Continued

The following memoranda items are to be reported only by bank holding companies with total consolidated assets of \$1 billion or more.

Dollar Amounts in Thousands	Held-to-Maturity				Available-for-sale			
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value ¹	
	BHCK	Bil	Mill	Thou	BHCK	Bil	Mill	Thou
7. U.S. government agency and corporation obligations (exclude mortgage-backed securities)								
a. Issued by U.S. government agencies	1289			1290			1291	1293
b. Issued by U.S. government-sponsored agencies	1294			1295			1297	1298
8. Mortgage-backed securities (MBS)								
a. Pass-through securities:								
(1) Guaranteed by GNMA	1698			1699			1701	1702
(2) Issued by FNMA and FHLMC ..	1703			1705			1706	1707
(3) Other pass-through securities ..	1709			1710			1711	1713
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):								
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	1714			1715			1716	1717
(2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA	1718			1719			1731	1732
(3) All other mortgage-backed securities	1733			1734			1735	1736
9. Equity securities:								
a. Investments in mutual funds and other equity securities with readily determinable fair values							A510	A511
b. Not applicable								
c. All other equity securities	8553			8554			1752	1753
10. Total (sum of M.7 a through M.9 c)							8555	8556

¹ Includes equity securities without readily determinable fair values at historical cost.

Schedule HC-B**Part I—Loans and Lease Financing Receivables**

Dollar Amounts in Thousands

	Consolidated (Column A)				In Domestic Offices (Column B)				
	BHCK	Bil	Mil	Thou	BHDM	Bil	Mil	Thou	
1. Loans secured by real estate	1410								1.
a. Construction and land development					1415				1.a.
b. Secured by farmland					1420				1.b.
c. Secured by 1-4 family residential properties:									
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit					1797				1.c.(1)
(2) All other loans secured by 1-4 family residential properties:									
(a) Secured by first liens					5367				1.c.(2)(a)
(b) Secured by junior liens					5368				1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties					1460				1.d.
e. Secured by nonfarm nonresidential properties					1480				1.e.
2. Commercial and industrial loans					1766				2.
a. To U.S. addressees (domicile)	1763								2.a.
b. To non-U.S. addressees (domicile)	1764								2.b.
3. Loans to depository institutions:					1288				3.
a. To U.S. banks and other U.S. depository institutions	1292								3.a.
b. To foreign banks	1296								3.b.
4. Acceptances of other banks	1755				1755				4.
5. Loans to finance agricultural production and other loans to farmers	1590				1590				5.
6. Loans to individuals for household, family, and other personal expenditures					1975				6.
a. Credit cards and related plans (includes check credit and other revolving credit plans)	2008								6.a.
b. Other (includes single payment, installment, and all student loans)	2011								6.b.
7. Loans to foreign governments and official institutions	2081				2081				7.
8. All other loans:					1635				8.
a. Taxable obligations (other than securities) of states and political subdivisions in the U.S.	2033								8.a.
b. Tax-exempt obligations (other than securities) of states and political subdivisions in the U.S.	2079								8.b.
c. All other loans	1563								8.c.
9. Lease financing receivables (net of unearned income)					2165				9.
a. To U.S. addressees (domicile)	2182								9.a.
b. To non-U.S. addressees (domicile)	2183								9.b.
10. LESS: Any unearned income on loans reflected in items 1-8 above	2123				2123				10.
11. Total (sum of items 1 through 9 minus item 10) (total of column A must equal Schedule HC, item 4.a)	bhct				2122				11.

Schedule HC-B—Continued
Part I—Continued

Dollar Amounts in Thousands

Memoranda	Consolidated				
	BHCK	Bil	Mil	Thou	
1. Loans and leases restructured and in compliance with modified terms:					
a. Loans secured by real estate	1611				M.1.a.
b. Commercial and industrial loans	1612				M.1.b.
c. Loans to finance agricultural production and other loans to farmers	1613				M.1.c.
d. All other loans ¹	1615				M.1.d.
e. Lease financing receivables	1636				M.1.e.
f. TOTAL (sum of items 1.a through 1.e)	1616				M.1.f.
g. Loans and leases included in items M.1.a, M.1.b, M.1.d, and M.1.e extended to non-U.S. addressees	1914				M.1.g.
h. Loans and lease financing receivables restructured and in compliance with modified terms if the restructured obligation yielded a market rate at the time of restructuring (included in Schedule HC-B, item M.1.f above)	5393				M.1.h.
2. Loans to finance commercial real estate, construction, and land development activities included in Schedule HC-B, Part I, items 2 and 8.c above	2746				M.2.
3. Loans and leases held for sale (included in Schedule HC-B, Part I above)	5369				M.3.
4. Not applicable					

1. Do not include loans to individuals for household, family, and other personal expenditures.

Part II—Trading Assets and Liabilities

Schedule HC-B, Part II is to be completed only by bank holding companies with \$1 billion or more in total consolidated assets or with \$2 billion or more in par/notional amounts of off-balance-sheet derivative contracts (as determined by the sum of Schedule HC-F, Part III, items 1.a through 1.e).

Dollar Amounts in Thousands

ASSETS	BHCK	Bil	Mil	Thou	
1. U.S. Treasury securities in domestic offices	3531				1.
2. U.S. government agency and corporation obligations in domestic offices (exclude mortgage-backed securities)	3532				2.
3. Securities issued by states and political subdivisions in the U.S. in domestic offices	3533				3.
4. Mortgage-backed securities (MBS) in domestic offices:					
a. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA	3534				4.a.
b. Other MBS issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS)	3535				4.b.
c. All other mortgage-backed securities	3536				4.c.
5. Other debt securities in domestic offices	3537				5.
6-8. Not applicable.					
9. Other trading assets in domestic offices	3541				9.
10. Trading assets in foreign offices	3542				10.
11. Revaluation gains on interest rate, foreign exchange rate, equity, commodity and other contracts:					
a. In domestic offices	3543				11.a.
b. In foreign offices	BHFN				11.b.
12. Total trading assets (sum of items 1 through 11) (must equal Schedule HC, item 5)	bhct				12.
LIABILITIES					
13. Liability for short positions	3546				13.
14. Revaluation losses on interest rate, foreign exchange rate, equity, commodity and other contracts	3547				14.
15. Total trading liabilities (sum of items 13 and 14) (must equal Schedule HC, item 15)	3548				15.

Schedule HC-C—Deposit Liabilities in Domestic Offices of Subsidiary Depository Institutions of the Bank Holding Company¹

Dollar Amounts in Thousands

		Bil	Mil	Thou	
1. Deposits held in domestic offices of commercial bank subsidiaries of the reporting bank holding company:	BHCB				
a. Demand deposits	2210				1.a.
b. NOW, ATS, and other transaction accounts	3187				1.b.
c. Money market deposit accounts and other savings accounts	2389				1.c.
d. Time deposits of less than \$100,000	6648				1.d.
e. Time deposits of \$100,000 or more	2604				1.e.
2. Deposits held in domestic offices of other depository institutions that are subsidiaries of the reporting bank holding company:	BHOD				
a. Noninterest-bearing balances	3189				2.a.
b. NOW, ATS, and other transaction accounts	3187				2.b.
c. Money market deposit accounts and other savings accounts	2389				2.c.
d. Time deposits of less than \$100,000	6648				2.d.
e. Time deposits of \$100,000 or more	2604				2.e.

Memoranda

	BHDM	Bil	Mil	Thou	
1. Brokered deposits less than \$100,000 with a remaining maturity of one year or less	A243				M.1.
2. Brokered deposits less than \$100,000 with a remaining maturity of more than one year ..	A164				M.2.
3. Time deposits of \$100,000 or more with a remaining maturity of one year or less	A242				M.3.
	BHFN				
4. Foreign office time deposits with a remaining maturity of one year or less	A245				M.4.

Schedule HC-D—Interest Sensitivity²

Dollar Amounts in Thousands

	BHCK	Bil	Mil	Thou	
1. Earning assets that are repriceable within one year or mature within one year	3197				1.
2. Interest-bearing deposit liabilities that reprice within one year or mature within one year ..	3296				2.
3. Long-term debt that reprices within one year included in items 18, 20.a, 20.b, and 21 on Schedule HC, Balance Sheet	3298				3.
4. Variable rate preferred stock (includes both limited-life and perpetual preferred stock)	3408				4.
5. Long-term debt reported in Schedule HC, items 20.a, 20.b, and 21 on the Balance Sheet that is scheduled to mature within one year	3409				5.

Schedule HC-E—Quarterly Averages

Dollar Amounts in Thousands

	BHCK	Bil	Mil	Thou	
ASSETS					
1. Securities	3515				1.
2. Federal funds sold and securities purchased under agreements to resell	3365				2.
3. Loans and leases	3516				3.
4. Earning assets	3402				4.
5. Total consolidated assets	3368				5.
LIABILITIES					
6. Interest-bearing deposits (domestic)	3517				6.
7. Interest-bearing deposits (foreign)	3404				7.
8. Federal funds purchased and securities sold under agreements to repurchase	3353				8.
9. All other borrowed money	2635				9.
10. Not applicable					
EQUITY CAPITAL					
11. Equity capital (excludes limited-life preferred stock)	3519				11.

1. The sum of items 1.a through 1.e and items 2.a through 2.e. must equal the sum of Schedule HC, items 13.a.(1) and 13.a.(2).
2. Bank holding companies with foreign offices have the option of excluding the smallest of such non-U.S. offices from coverage in this schedule. Such bank holding companies may omit the smallest of their offices in foreign countries when arrayed by total assets provided that the assets of the excluded offices do not exceed 50 percent of the total assets of the holding company's assets in foreign countries and 10 percent of the holding company's total consolidated assets as of the report date.

For Federal Reserve Bank Use Only
C.I.

(Report only transactions with nonrelated institutions)

Schedule HC-F—Off-Balance-Sheet Items

Dollar Amounts in Thousands

Part I. Loan commitments and letters of credit		BHCK	Bil	Mil	Thou										
1. Unused commitments (report only the unused portions of commitments that are fee paid or otherwise legally binding):															
a.	Revolving, open-end loans secured by 1–4 family residential properties, e.g., home equity lines	3814				1.a.									
b.	Commercial real estate, construction, and land development:														
(1)	Commitments to fund loans secured by real estate	3816				1.b.(1)									
(2)	Commitments to fund loans not secured by real estate	6550				1.b.(2)									
c.	Credit card lines	3815				1.c.									
d.	Securities underwriting	3817				1.d.									
e.	Other unused commitments	3818				1.e.									
2. Standby letters of credit and foreign office guarantees:															
a.	Standby letters of credit outstanding:														
(1)	To U.S. addressees	3376				2.a.(1)									
(2)	To non-U.S. addressees	3377				2.a.(2)									
b.	Amount of standby letters of credit conveyed to others through participations	3378				2.b.									
3.	Commercial and similar letters of credit	3411				3.									
Part II. Other off-balance-sheet arrangements		BHCK	Bil	Mil	Thou										
1. Notional amount of credit derivatives:															
a.	Credit derivatives for which the reporting bank holding company or any of its consolidated subsidiaries is the guarantor	A534				1.a.									
b.	Credit derivatives for which the reporting bank holding company or any of its consolidated subsidiaries is the beneficiary	A535				1.b.									
2.	Spot foreign exchange contracts	8765				2.									
3.	Securities borrowed	3432				3.									
4.	Securities lent	3433				4.									
5. Financial assets sold with recourse:															
a.	First lien 1-to-4 family residential mortgage loans:														
(1)	Outstanding principal balances of mortgages transferred	A521				5.a.(1)									
(2)	Amount of recourse exposure on these mortgages	A522				5.a.(2)									
b.	Other financial assets (excluding small business obligations):														
(1)	Outstanding principal balances of assets transferred	A523				5.b.(1)									
(2)	Amount of recourse exposure on these assets	A524				5.b.(2)									
c.	Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:														
(1)	Outstanding principal balance of small business obligations transferred	A249				5.c.(1)									
(2)	Amount of recourse exposure on these obligations	A250				5.c.(2)									
6. Participations in acceptances:															
a.	Conveyed to others by the reporting bank holding company	3428				6.a.									
b.	Acquired by the reporting bank holding company	3429				6.b.									
7. Other significant off-balance-sheet items (exclude off-balance-sheet derivatives) that exceed 10% of total equity capital (list below each component of item 7 and its dollar amount over 25% of total equity capital)		3430				7.									
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Schedule HC-F—Continued

Part II. Other off-balance-sheet arrangements (continued)

Memorandum

Dollar Amounts in Thousands

BHCK	Bil	Mill	Thou
5396			

M.1.

1. Participations in unused commitments (included in Schedule HC-F, Part I, item 1 above)

Dollar Amounts in Thousands

	(Column A) Interest Rate Contracts				(Column B) Foreign Exchange Contracts				(Column C) Equity Derivative Contracts				(Column D) Commodity and Other Contracts			
	Tril	Bil	Mill	Thou	Tril	Bil	Mill	Thou	Tril	Bil	Mill	Thou	Tril	Bil	Mill	Thou
1. Gross amounts (e.g., notional amounts) (for each column, sum of items 1.a through 1.e must equal the sum of items 2, 3.a, and 3.b):																
a. Futures contracts																1.a.
b. Forward contracts																1.b.
c. Exchange-traded option contracts:																1.c.(1)
(1) Written options																1.c.(2)
(2) Purchased options																1.d.(1)
d. Over-the-counter option contracts:																1.d.(2)
(1) Written options																1.e.
(2) Purchased options																2.
e. Swaps																3.a.
2. Total gross amount of derivative contracts held for trading																3.b.
3. Total gross amount of derivative contracts held for purposes other than trading:																
a. Contracts marked to market																
b. Contracts not marked to market																

Schedule HC-F—Continued

Part III. Off-balance-sheet derivatives
position indicators (continued)

Dollar Amounts in Thousands

	(Column A) Interest Rate Contracts			(Column B) Foreign Exchange Contracts			(Column C) Equity Derivative Contracts			(Column D) Commodity and Other Contracts		
	Tril	Bil	Mill	Tril	Bil	Mill	Tril	Bil	Mill	Tril	Bil	Thou
4. Gross fair values of derivative contracts:												
a. Contracts held for trading:												
(1) Gross positive fair value		BHCK 8733			BHCK 8734			BHCK 8735			BHCK 8736	4. a. (1)
(2) Gross negative fair value		BHCK 8737			BHCK 8738			BHCK 8739			BHCK 8740	4. a. (2)
b. Contracts held for purposes other than trading that are marked to market:												
(1) Gross positive fair value		BHCK 8741			BHCK 8742			BHCK 8743			BHCK 8744	4. b. (1)
(2) Gross negative fair value		BHCK 8745			BHCK 8746			BHCK 8747			BHCK 8748	4. b. (2)
c. Contracts held for purposes other than trading that are not marked to market:												
(1) Gross positive fair value		BHCK 8749			BHCK 8750			BHCK 8751			BHCK 8752	4. c. (1)
(2) Gross negative fair value		BHCK 8753			BHCK 8754			BHCK 8755			BHCK 8756	4. c. (2)

Schedule HC-G—Memoranda

Dollar Amounts in Thousands

	BHCK	Bil	Mil	Thou	
1. a. Deferred taxes included in Schedule HC, item 11:					
(1) IRS loan loss provision	2747				1.a.(1)
(2) Other	2748				1.a.(2)
b. Deferred taxes included in Schedule HC, item 23:					
(1) IRS loan loss provision	2749				1.b.(1)
(2) Other	2757				1.b.(2)
2. Total number of bank holding company common shares outstanding	NUMBER (UNROUNDED)				2.
3. Number of full-time equivalent employees	3459				3.
4. Debt maturing in one year or less (included in Schedule HC, items 16, 17, 20 and 21) that is issued to unrelated third parties by bank subsidiaries	6555				4.
5. Debt maturing in more than one year (included in Schedule HC, items 18, 20 and 21) that is issued to unrelated third parties by bank subsidiaries	6556				5.
6. Other assets acquired in satisfaction of debts previously contracted	6557				6.
7. a. Amount of cash items in process of collection netted against deposit liabilities in reporting Schedule HC	0379				7.a.
b. Securities purchased under agreements to resell netted against securities sold under agreements to repurchase on Schedule HC	A288				7.b.
8. Reciprocal demand balances with depository institutions (other than commercial banks in the U.S.)	0535				8.
9. Investments in real estate (to be reported only by bank holding companies authorized by the Federal Reserve to have real estate investments)	3656				9.
10. Total assets of unconsolidated subsidiaries and associated companies	5376				10.
11. Does the respondent bank holding company's consolidated statement reflect any business combinations during the quarter ending with the report date for which the pooling-of-interest method of accounting was used? (Enter "1" for yes; enter "2" for no.)	BHCK	6688			11.
12. Has the bank holding company restated its financial statements during the last quarter as a result of new or revised Statements of Financial Accounting Standards? (Enter "1" for yes; enter "2" for no.)	BHCK	6689			12.
13. Did your bank holding company reduce "Customers' liability on acceptances outstanding" by the amount of any participations (even immaterial amounts) in bankers acceptances (Enter "1" for yes; enter "2" for no)	BHCK	6019			13.
14. Income earned but not collected	5397				14.
15. All changes in investments and activities have been reported to the Federal Reserve on the Bank Holding Company Report of Changes in Investments and Activities (FR Y-6A). This item must be completed only by top-tier bank holding companies. Top-tier bank holding companies must not leave blank or enter "N/A." Lower-tier bank holding companies should report "N/A." The top-tier bank holding company must enter "1" for yes or no change, or enter "2" for no.	BHCK	6416			15.
TEXT	6428				

Name of bank holding company official verifying FR Y-6A reporting
(Please type or print)

Area Code and Phone Number (TEXT 9009)

Schedule HC-G—Memoranda (Continued)

Dollar Amounts in Thousands

16. Please describe and list below separately the dollar amount outstanding of assets removed from the reporting company's balance sheet (Schedule HC) in connection with assets netted against liabilities when there exists a legal right of offset (exclude any amounts reported in Schedule HC-G, items 7 or 8 above)			BHCK	Bil	Mil	Thou	
	For Federal Reserve Use Only						
a.	TEXC 6995	TEXT 6995					
			6995				16.a.
b.	TEXC 6996	TEXT 6996					
			6996				16.b.
c.	TEXC 6997	TEXT 6997					
			6997				16.c.
d.	TEXC 6998	TEXT 6998					
			6998				16.d.
17. Outstanding principal balance of 1–4 family residential mortgage loans serviced for others (Include both retained servicing and purchased servicing):							
a.	Mortgages serviced under a GNMA contract		5500				17.a.
b.	Mortgages serviced under a FHLMC contract:						
	(1)	Serviced with recourse to servicer	5501				17.b.(1)
	(2)	Serviced without recourse to servicer	5502				17.b.(2)
c.	Mortgages serviced under a FNMA contract:						
	(1)	Serviced under Special Option contract	5504				17.c.(1)
	(2)	Serviced under Regular Option contract	5503				17.c.(2)
d.	Mortgages serviced under other servicing contracts		5505				17.d.
18. Interest-only strips receivable (not in the form of a security) on:							
a.	Mortgage loans		A519				18.a.
b.	Other financial assets		A520				18.b.
19. Deferred tax assets in excess of regulatory capital limits			5610				19.
20. Mutual fund and annuity sales during the quarter (include proprietary, private label, and third party products):							
a.	Money market funds		6441				20.a.
b.	Equity securities funds		8427				20.b.
c.	Debt securities funds		8428				20.c.
d.	Other mutual funds		8429				20.d.
e.	Annuities		8430				20.e.
f.	Sales of proprietary mutual funds and annuities (included in items 20.a through 20.e, above)		8784				20.f.
21. Total gross redemptions of mutual funds and annuities			A102				21.
22. Net unamortized realized deferred gains (losses) on off-balance-sheet derivative contracts included in assets and liabilities reported in Schedule HC			A525				22.

For Federal Reserve Bank Use Only

C.I. ☐

The Federal Reserve regards information submitted in response to Column A and Memorandum item 2 as confidential.

Schedule HC-H—Past Due and Nonaccrual Loans, Lease Financing Receivables, Placements, and Other Assets

	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	
1. Loans secured by real estate	1421				1422				1423				1.
2. Commercial and industrial loans	1606				1607				1608				2.
3. Loans to depository institutions:													
a. U.S. banks and other U.S. depository institutions	5377				5378				5379				3.a.
b. Foreign banks	5380				5381				5382				3.b.
4. Loans to finance agricultural production and other loans to farmers	1594				1597				1583				4.
5. Loans to individuals for household, family, and other personal expenditures:													
a. Credit cards and related plans	5383				5384				5385				5.a.
b. Other	5386				5387				5388				5.b.
6. Loans to foreign governments and official institutions	5389				5390				5391				6.
7. All other loans	5459				5460				5461				7.
8. Lease financing receivables	1226				1227				1228				8.
9. Other assets (exclude other real estate owned and other repossessed assets)	3505				3506				3507				9.
10. TOTAL (sum of items 1 through 9)	5524				5525				5526				10.

Memoranda

	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	
1. Loans and leases included in Schedule HC-H, items 1, 2, 3, 5, 6, 7, and 8 extended to non-U.S. addressees above	3508				1912				1913				M.1.
2. Restructured loans and leases included in items 1 through 8 above	1658				1659				1661				M.2.
3. Loans to finance commercial real estate, construction, and land development activities included in Schedule HC-H, items 2 and 7 above	6558				6559				6560				M.3.

Schedule HC-H—Past Due and Nonaccrual Loans, Lease Financing Receivables, Placements, and Other Assets (Continued)

Memoranda	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual				
	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	
4. Loans secured by real estate in domestic offices (included in Schedule HC-H, item 1 above):													
a. Construction and land development	2759				2769				3492				M.4.a.
b. Secured by farland	3493				3494				3495				M.4.b.
c. Secured by 1–4 family residential properties:													
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	5398				5399				5400				M.4.c.(1)
(2) All other loans secured by 1–4 family residential properties	5401				5402				5403				M.4.c.(2)
d. Secured by multifamily (5 or more) residential properties	3499				3500				3501				M.4.d.
e. Secured by nonfarm nonresidential properties	3502				3503				3504				M.4.e.
5. Loans and leases reported in Schedule HC-H, items 1 through 8, which are wholly or partially guaranteed by the U.S. government	5612				5613				5614				M.5.
a. Guaranteed portion of loans and leases included in Schedule HC-H, Memoranda item 5	5615				5616				5617				M.5.a.

Items 6.a through 6.b are to be reported only by bank holding companies with total consolidated assets of \$1 billion or more, or with \$2 billion or more in par/notional amounts of off-balance sheet derivative contracts (as reported in Schedule HC-F, Part III, items 1.a through 1.e).

	(Column A) Past due 30 through 89 days				(Column B) Past due 90 days or more			
	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou
6. Interest rate, foreign exchange rate, and commodity and equity contracts:								
a. Book value of amounts carried as assets	3522				3528			
b. Replacement cost of contracts with a positive replacement cost	3529				3530			

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C.I. **Schedule HC-I—Risk-Based Capital**

This schedule is to be submitted on a consolidated basis only by the top-tier bank holding company when the total consolidated assets of the company are \$150 million or more.

RISK WEIGHT**Part I. Balance sheet assets**

Line item descriptions:

	(Column A) 0%			(Column B) 20%			(Column C) 50%			(Column D) 100%		
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
	BHC0			BHC2			BHC5			BHC9		
1. Cash and due from depository institutions												
2. Securities	0010											
3. Federal funds sold and securities purchased under agreements to resell	0390											
4. Loans and lease financing receivables	1350											
5. Trading assets	2122											
6. All other assets (excluding goodwill)	3545											
7. Total gross assets (sum of items 1 through 6) (Sum of columns A through D must equal Schedule HC, item 12, plus items 4.b and 4.c minus item 10.c and minus memoranda items 2 and 4 below)	6563											
	6598											

Memoranda

	BHCK	Bil	Mil	Thou
1. Intangible assets (excluding goodwill, purchased mortgage servicing assets and purchased credit card relationships) recorded on or before February 19, 1992	6442			
2. Reciprocal holdings of banking organizations' capital instruments	3836			
3. Nonreciprocal holdings of banking organizations' capital instruments	3837			
4. Capital investments in unconsolidated banking and finance subsidiaries or associated companies controlled by the banking organization	6599			
5. On-balance sheet asset values of interest rate, foreign exchange rate, and commodity contracts (e.g., futures, exchange-traded options, forwards, and interest rate swaps) other than margin accounts and accrued receivables (include this amount in item 5, column A, or item 6, column A, as appropriate)	3806			
6. Fair market value of mortgage servicing assets	6438			
7. Purchased credit card relationships:				
a. Discounted value	6444			
b. Fair market value	6439			
8. Maximum contractual dollar amount of recourse exposure in low level recourse transactions (to be completed only if the bank holding company uses the "direct reduction" method for these transactions in Schedule HC-I)	1727			

RISK WEIGHT

1. The amounts reported in Part II, items 1–9, are credit equivalent amounts, that is, the gross amounts outstanding multiplied by the appropriate conversion factor. For example, the sum of item 6, columns A through D for performance standby letters of credit should equal 50% of the total amount outstanding of performance standby letters of credit issued by the reporting bank holding company.

Part II. Off-balance-sheet transactions (continued)

Memoranda

Dollar Amounts in Thousands

BHCK	Bill	Mil	Thou
8764			

1. Current credit exposure across all off-balance-sheet derivative contracts covered by the risk-based capital standards

M.1.

	With a remaining maturity of												M.1.	
	(Column A)				(Column B)				(Column C)					
	One year or less				Over one year through five years				Over five years					
	Tril	Bil	Mill	Thou	Tril	Bil	Mill	Thou	Tril	Bil	Mill	Thou		
2. Notional principal amounts of off-balance-sheet derivative contracts (exclude foreign exchange contracts with an original maturity of 14 days or less and futures contracts):													M.2.a.	
a. Interest rate contracts														M.2.b.
b. Foreign exchange contracts.....														M.2.c.
c. Gold contracts														M.2.d.
d. Other precious metals contracts.....														M.2.e.
e. Other commodity contracts														M.2.f.
f. Equity derivative contracts														

Part III. Amounts used in calculating regulatory capital ratios (report amounts determined by the bank holding company for its own internal regulatory capital analyses):

Dollar Amounts in Thousands

	BHCK	Bill	Mill	Thou
1. a. Tier 1 capital	8274			1.a.
b. Tier 2 capital	8275			1.b.
c. Tier 3 capital	1395			1.c.
d. Total risk-based capital	3792			1.d.
2. Market risk equivalent assets	1651			2.
3. Net risk-weighted assets (total gross risk-weighted assets less excess allowance [amount that exceeds 1.25% of total gross risk-weighted assets] and all other deductions)				
Average total assets (net of deductions)	A223			3.
	A224			4.

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C.I.

Schedule HC-IC—Additional Detail on Capital Components

This schedule is to be submitted on a consolidated basis only by the top-tier bank holding company when the total consolidated assets of the company are \$150 million or more.

	BHCK	Bil	Mil	Thou
1. Perpetual preferred stock (including related surplus):				
a. Perpetual preferred stock eligible for inclusion in Tier 1 capital:				
(1) Noncumulative perpetual preferred stock	5479			1.a.(1)
(2) Cumulative perpetual preferred stock	5990			1.a.(2)
(3) Cumulative preferred stock reported in minority interest in consolidated subsidiaries and similar items on Schedule HC	A507			1.a.(3)
b. Auction rate preferred stock and any other perpetual preferred stock deemed by the Federal Reserve to be eligible for Tier 2 capital only	6577			1.b.
2. Total perpetual debt, undedicated portions of mandatory convertible securities (included in Schedule HC, items 20.a and 20.b) and long-term preferred stock with an original maturity of 20 years or more that qualify for supplementary capital (after discounting)	A195			2.
3. Intermediate preferred stock with an original weighted average maturity of 5 years or more; subordinated debt with an original weighted average maturity of 5 years or more; or unsecured long-term debt issued by BHC prior to March 12, 1988, that qualified as secondary capital (after discounting)	A506			3.
4. Offsetting debit to the liability (i.e., the contra account) for Employee Stock Ownership Plan (ESOP) debt guaranteed by the reporting bank holding company (included in Schedule HC, item 27.g)	2771			4.
5. Treasury stock (including offsetting debit to the liability for ESOP debt) (sum of items 5.a and 5.b equals Schedule HC, item 27.g):				
a. In the form of perpetual preferred stock	5483			5.a.
b. In the form of common stock	5484			5.b.

Notes to the Balance Sheet

Enter in the lines provided below any additional information on specific line items on the balance sheet or its supporting schedules that the bank holding company wishes to explain, that has been separately disclosed in the bank holding company's quarterly reports to its shareholders, in its press releases, or on its quarterly reports to the Securities and Exchange Commission (SEC). Also include any transactions which previously would have appeared as footnotes to Schedules HC through HC-IC.

Each additional piece of information disclosed should include the appropriate reference to schedule and item number, as well as a description of the additional information and the dollar amount (in thousands of dollars) associated with that disclosure.

Example

A bank holding company has guaranteed a new loan for its leveraged Employee Stock Ownership Plan (ESOP) for \$750 thousand and that amount has increased the bank holding company's long-term unsecured debt by a material amount. The bank holding company has disclosed that change to its stockholders and to the SEC. Enter on the line item below the following information:

TEXT	BHCK	Bil	Mill	Thou
0000 Sch. HC, item 17, New loan to holding company's ESOP guaranteed				
by bank holding company				
	0000			750

Notes to Balance Sheet

Dollar amount in thousands

TEXT	BHCK	Bil	Mill	Thou
1. 5356				
	5356			
2. 5357				
	5357			
3. 5358				
	5358			
4. 5359				
	5359			
5. 5360				
	5360			

Report of Income for Bank Holding Companies

Report all Schedules of the Report of Income on a calendar year-to-date basis.

Schedule HI—Consolidated Income Statement

Dollar Amounts in Thousands

	BHCK	Bil	Mil	Thou	
1. Interest income					
a. Interest and fee income on loans:					
(1) In domestic offices:					
(a) Interest and fees on loans excluding obligations (other than securities) of states and political subdivisions in the U.S.	4393				1.a.(1)(a)
(b) Interest on obligations (other than securities) of states and political subdivisions in the U.S.:					
(1) Taxable obligations	4503				1.a.(1)(b)(1)
(2) Tax-exempt obligations	4504				1.a.(1)(b)(2)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4059				1.a.(2)
b. Income from lease financing receivables:					
(1) Taxable lease financing receivable income	4505				1.b.(1)
(2) Tax-exempt lease financing receivable income	4307				1.b.(2)
c. Interest income on balances due from depository institutions:					
(1) In domestic offices	4105				1.c.(1)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4106				1.c.(2)
d. Interest and dividend income on securities:					
(1) U.S. Treasury securities and U.S. government agency and corporation obligations	4027				1.d.(1)
(2) Securities issued by states and political subdivisions in the U.S.:					
(a) Taxable securities	4506				1.d.(2)(a)
(b) Tax-exempt securities	4507				1.d.(2)(b)
(3) U.S. Securities:					
(a) Debt securities	4394				1.d.(3)(a)
(b) Equity securities (including Federal Reserve stock)	4395				1.d.(3)(b)
(4) Foreign securities:					
(a) Debt securities	1638				1.d.(4)(a)
(b) Equity securities	1639				1.d.(4)(b)
e. Interest income from assets held in trading accounts	4069				1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell	4020				1.f.
g. Other interest income	4518				1.g.
h. Total interest income (sum of items 1.a through 1.g)	4107				1.h.
2. Interest expense					
a. Interest on deposits:					
(1) In domestic offices:					
(a) Interest on time deposits of \$100,000 or more	A517				2.a.(1)(a)
(b) Interest on time deposits of less than \$100,000	A518				2.a.(1)(b)
(c) Interest on other deposits	6761				2.a.(1)(c)
(2) In foreign offices, Edge and Agreement subsidiaries and IBFs	4172				2.a.(2)
b. Expense on federal funds purchased and securities sold under agreements to repurchase	4180				2.b.
c. Interest on borrowed funds (excluding subordinated notes and debentures)	4396				2.c.
d. Interest on subordinated notes and debentures and on mandatory convertible securities	4397				2.d.
e. Other interest expense	4398				2.e.
f. Total interest expense (sum of items 2.a through 2.e)	4073				2.f.
g. Total interest expense (sum of items 2.a through 2.e)	4074				3.
3. Net interest income (item 1.h minus item 2.f)					
4. Provisions:					
a. Provision for credit losses (from Schedule HI-B, part II, item 4)	4230				4.a.
b. Provision for allocated transfer risk	4243				4.b.

Schedule HI—Continued

Dollar Amounts in Thousands

	BHCK	Bil	Mil	Thou	
5. Noninterest income:					
a. Income from fiduciary activities	4070				5.a.
b. Service charges, commissions, and fees:					
(1) Service charges on deposit accounts	4483				5.b.(1)
(2) Other service charges, commissions, and fees	4399				5.b.(2)
c. Trading revenue (must equal Schedule HI, sum of Memoranda items 9.a through 9.d)	A220				5.c.
d. Not applicable					
e. Other noninterest income	4078				5.e.
f. Total noninterest income (sum of items 5.a through 5.e.)	4079				5.f.
6. a. Realized gains (losses) on held-to-maturity securities	3521				6.a.
b. Realized gains (losses) on available-for-sale securities	3196				6.b.
7. Noninterest expense:					
a. Salaries and employee benefits	4135				7.a.
b. Expense on premises and fixed assets, net of rental income	4217				7.b.
c. Other noninterest expense	4092				7.c.
d. Total noninterest expense (sum of items 7.a through 7.c)	4093				7.d.
8. Income (loss) before income taxes, extraordinary items, and other adjustments (sum of items 3, 5.f, 6.a, and 6.b minus items 4.a, 4.b, and 7.d)	4301				8.
9. Applicable income taxes (foreign and domestic)	4302				9.
10. Minority interest	4484				10.
11. Income (loss) before extraordinary items and other adjustments (item 8 minus items 9 and 10)	4300				11.
12. Extraordinary items, net of applicable taxes and minority interest	4320				12.
13. Net income (loss) (sum of items 11 and 12)	4340				13.

Memoranda

Memoranda

	BHCK	Bil	Mil	Thou	
1. Net interest income (item 3 above) on a fully taxable equivalent basis	4519				M.1.
2. Net income before income taxes, extraordinary items, and other adjustments (Item 8 above) on a fully taxable equivalent basis	4592				M.2.
3. Not applicable					
4. Income taxes applicable to gains (losses) on securities not held in trading accounts (included in item 9 above)	4219				M.4.
5. Service charges, commissions, and fees (other than service charges on deposit accounts). Itemize and describe the three largest amounts that exceed 10 percent of Schedule HI, item 5.b(2):					
a.					M.5.a.
b.					M.5.b.
c.					M.5.c.
6. Other noninterest income:					
a. Net gains on sales of loans	8560				M.6.a.
b. Net gains on other real estate owned	8561				M.6.b.
c. Itemize and describe the three largest amounts that exceed 10% of Schedule HI, item 5.e (excluding amounts reported in Memoranda items 6.a and 6.b above):					
(1)					M.6.c.(1)
(2)					M.6.c.(2)
(3)					M.6.c.(3)

Schedule HI—Continued

FRY-9 C
Page 22

Memoranda (continued)

Dollar Amounts in Thousands

		BHCK	Bil	Mil	Thou	
7. Other noninterest expense (itemize and describe the three largest amounts that exceed 10% of Schedule HI, item 7.c):						
	For Federal Reserve Use Only					
a.	TEXC 8565	TEXT				
			8565			M.7.a.
b.	TEXC 8566	TEXT				
			8566			M.7.b.
c.	TEXC 8567	TEXT				
			8567			M.7.c.
8. Extraordinary items and other adjustments (from Schedule HI, item 12) (itemize all extraordinary items and other adjustments):						
	For Federal Reserve Use Only					
a. (1)	TEXC 3571	TEXT				
			3571			M.8.a.(1)
(2)	Applicable income tax effect		BHCK	3572		M.8.a.(2)
	For Federal Reserve Use Only					
b. (1)	TEXC 3573	TEXT				
			3573			M.8.b.(1)
(2)	Applicable income tax effect		BHCK	3574		M.8.b.(2)
	For Federal Reserve Use Only					
c. (1)	TEXC 3575	TEXT				
			3575			M.8.c.(1)
(2)	Applicable income tax effect		BHCK	3576		M.8.c.(2)
9. Trading revenue (from cash instruments and off-balance-sheet derivative instruments included in Schedule HI, item 5.c) (Sum of items 9.a through 9.d must equal item 5.c.):						
a.	Interest rate exposures		8757			M.9.a.
b.	Foreign exchange exposures		8758			M.9.b.
c.	Equity security and index exposures		8759			M.9.c.
d.	Commodity and other exposures		8760			M.9.d.
10. Impact on income of off-balance-sheet derivatives held for purposes other than trading:						
a.	Net increase (decrease) to interest income		8761			M.10.a.
b.	Net (increase) decrease to interest expense		8762			M.10.b.
c.	Other (noninterest) allocations		8763			M.10.c.
11.	Income from the sale and servicing of mutual funds and annuities (in domestic offices) ...		8431			M.11.
12. Does the reporting bank holding company have a Subchapter S election in effect for federal income tax purposes for the current tax year? (Enter "1" for yes; enter "2" for no.)						
			A530			M.12.

Schedule HI-A—Changes in Equity Capital

Dollar Amounts in Thousands

	BHCK	Bil	Mil	Thou	
1. Equity capital end of previous calendar year	3215				1.
2. Equity capital adjustments from amended Reports of Income, net	3216				2.
3. Amended balance end of previous calendar year (sum of items 1 and 2)	3217				3.
	bhct				
4. Net income (loss) (must equal Schedule HI, item 13)	4340				4.
5. Sale of perpetual preferred stock:	BHCK				
a. Sale of perpetual preferred stock, gross	3577				5.a.
b. Conversion or retirement of perpetual preferred stock	3578				5.b.
6. Sale of common stock:					
a. Sale of common stock, gross	3579				6.a.
b. Conversion or retirement of common stock	3580				6.b.
7. Changes incident to business combinations, net	4356				7.
8. LESS: Cash dividends declared on preferred stock	4598				8.
9. Not applicable					
10. LESS: Cash dividends declared on common stock	4460				10.
11. Cumulative effect of changes in accounting principles from prior years	4411				11.
12. Corrections of material accounting errors from prior years	4412				12.
13. Change in net unrealized holding gains (losses) on available-for-sale securities	8433				13.
14. Sales of treasury stock	4782				14.
15. LESS: Purchases of treasury stock	4783				15.
16. Change in the offsetting debit to the liability for Employee Stock Ownership Plan (ESOP) debt guaranteed by the bank holding company	4591				16.
17. Other adjustments to equity capital (not included above)	3581				17.
18. Foreign currency translation adjustments	4414				18.
19. Equity capital at end of period (sum of items 3 through 18) (must equal item 27.h on Schedule HC, Balance Sheet)	bhct				
	3210				19.

Schedule HI-B—Charge-Offs and Recoveries on Loans and Leases and Changes in Allowance for Credit Losses

Dollar Amounts in Thousands

I. Charge-offs and Recoveries on Loans and Leases (Fully Consolidated)	Charge-offs (Column A)				Recoveries (Column B)				
	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	
1. Loans secured by real estate:									
a. To U.S. addressees	4651				4661				1.a.
b. To non-U.S. addressees	4652				4662				1.b.
2. Commercial and industrial loans:									
a. To U.S. addressees	4645				4617				2.a.
b. To non-U.S. addressees	4646				4618				2.b.
3. Loans to depository institutions:									
a. To U.S. banks and other U.S. depository institutions	4653				4663				3.a.
b. To foreign banks	4654				4664				3.b.
4. Loans to finance agricultural production and other loans to farmers	4655				4665				4.
5. Loans to individuals for household, family, and other personal expenditures:									
a. Credit cards and related plans	4656				4666				5.a.
b. Other (includes single payment, installment, and all student loans)	4657				4667				5.b.
6. Loans to foreign governments and official institutions	4643				4627				6.
7. All other loans	4644				4628				7.
8. Lease financing receivables:									
a. To U.S. addressees	4658				4668				8.a.
b. To non-U.S. addressees	4659				4669				8.b.
9. Total (sum of items 1 through 8)	4635				4605				9.

Memoranda

	BHCK	Bil	Mil	Thou	BHCK	Bil	Mil	Thou	
1. Loans secured by real estate in domestic offices (included in Schedule HI-B, part I, item 1 above):									
a. Construction and land development	3582				3583				M.1.a.
b. Secured by farmland	3584				3585				M.1.b.
c. Secured by 1–4 family residential properties:									
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	5411				5412				M.1.c.(1)
(2) All other loans secured by 1–4 family residential properties	5413				5414				M.1.c.(2)
d. Secured by multifamily (5 or more) residential properties	3588				3589				M.1.d.
e. Secured by nonfarm nonresidential properties	3590				3591				M.1.e.
2. Loans to finance commercial real estate, construction, and land development activities included in Part I, items 2 and 7 above	5409				5410				M.2.

Schedule HI-B—Continued

Dollar Amounts in Thousands

II. Allowance for credit losses	BHCK	Bil	Mil	Thou	
1. Balance at end of previous year	3124				1.
2. Recoveries (Must equal or exceed Part I, item 9, Column B, above)	2419				2.
3. Adjustments:					
a. Changes incident to mergers and absorptions, net	4776				3.a.
b. Other adjustments	6765				3.b.
	bhct				
4. Provision for credit losses (must equal Schedule HI—Income Statement, item 4.a)	4230				4.
	BHCK				
5. LESS: Charge-offs (must equal or exceed Part I, item 9, Column A, above)	2432				5.
6. Foreign currency translation adjustments	3297				6.
7. Balance at end of period (sum of items 1 through 4 and item 6 minus item 5)	A512				7.

Memorandum

	BHCK	Bil	Mil	Thou	
1. Credit losses on off-balance-sheet derivative contracts	A251				M.1.

Notes to the Income Statement

Enter in the lines provided below any additional information on specific line items on the income statement or to its schedules that the bank holding company wishes to explain, that has been separately disclosed in the bank holding company's quarterly reports to its shareholders, in its press releases, or on its quarterly reports to the Securities and Exchange Commission (SEC). *Exclude* any transactions that have been separately disclosed under the reporting requirements specified in Memoranda items 5 through 8 to Schedule HI, the Consolidated Income Statement.

Also include any transactions which previously would have appeared as footnotes to Schedules HI through HI-B.

Each additional piece of information disclosed should include the appropriate reference to schedule and item number, as well as a description of the additional information and the dollar amount (in thousands of dollars) associated with that disclosure.

Example

A bank holding company has received \$1.35 million of back interest on loans and leases that are currently in nonaccrual status. The holding company's interest income for the quarter shows that increase which has been disclosed in the report to the stockholders and to the SEC. Enter on the line item below the following information:

TEXT	BHCK	Bil	Mil	Thou
0000 Sch. HI, item 1.a(1)(a), Recognition of interest payments on				
nonaccrual loans to XYZ country				
	0000		1	350

Notes to Income Statement

Dollar amount in thousands

	TEXT	BHCK	Bil	Mil	Thou
1.	5351				
		5351			1.
2.	5352				
		5352			2.
3.	5353				
		5353			3.
4.	5354				
		5354			4.
5.	5355				
		5355			5.

Appendix G: Parent Company Only Financial Statements for Large Bank Holding Companies (FR Y-9LP)

Board of Governors of the Federal Reserve System



Parent Company Only Financial Statements for Large Bank Holding Companies—FR Y-9LP

Report at the close of business as of the last calendar day of the quarter

This Report is required by law: Section 5(c) of the Bank Holding Company Act (12 U.S.C. 1844) and Section 225.5(b) of Regulation Y [12 CFR 225.5(b)].

This report form is to be filed by the parent company of large bank holding companies. For purposes of this report, large bank holding companies are bank holding companies with total consolidated assets of \$150 million or more, or multibank holding companies with debt outstanding to the general public or that

are engaged in a nonbank activity (either directly or indirectly) involving financial leverage or engaged in credit extending activities, regardless of size. When such bank holding companies are tiered bank holding companies, separate reports are also to be filed by each of the subsidiary bank holding companies. The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, a collection of information unless it displays a currently valid OMB control number.

NOTE: The Parent Company Only Financial Statements for Large Bank Holding Companies must be signed by an authorized officer of the bank holding company.

I, _____
Name and Title of Officer

have reviewed the Parent Company Only Financial Statements for Large Bank Holding Companies filed by the named bank holding company and believe that the report has been prepared in accordance with instructions issued by the Federal Reserve.

Signature of Officer

Date of Signature

The Parent Company Only Financial Statements for Large Bank Holding Companies is to be prepared in accordance with the instructions provided by the Federal Reserve System.

Date of Report:

March 31, 1998

Month / Date / Year (BHCP 9999)

Legal Title of Bank Holding Company (TEXT 9010)

(Mailing Address of the Bank Holding Company) Street / P.O. Box (TEXT 9110)

City (TEXT 9130) State (TEXT 9200) Zip Code (TEXT 9220)

Return to the appropriate Federal Reserve District Bank the completed original and the number of copies specified by that District Bank.

Person to whom questions about this report should be directed:

For Federal Reserve Bank Use Only

BHC Number _____

RSSD Number _____

C.I. _____ S.F. _____

Name / Title (TEXT 8901)

Area Code / Phone Number (TEXT 8902)

FAX Number (TEXT 9116)

Public reporting burden for this information collection is estimated to vary from 2 to 13.5 hours per response, with an average of 4.31 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Comments regarding this burden estimate or any other aspect of this information collection, including suggestions for reducing the burden, may be sent to Secretary, Board of Governors of the Federal Reserve System, Washington, D.C. 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0128), Washington, D.C. 20503.

Name of Bank Holding Company _____

For Federal Reserve Bank Use Only	
BHC Number	_____
RSSD Number	_____
C.I.	_____ S.F. _____

**Parent Company Only Financial Statements for
Large Bank Holding Companies**

Report at the close of business _____, 19 _____

Schedule PC—Parent Company Only Balance Sheet

Dollar Amounts in Thousands

ASSETS	BHCP	Bil	Mil	Thou	
1. Cash and balances due from depository institutions:					
a. Balances with subsidiary or affiliated depository institutions	5993				1.a.
b. Balances with unrelated depository institutions	0010				1.b.
2. Securities:					
a. U.S. Treasury securities	0400				2.a.
b. Securities of U.S. Government agencies and corporations and securities issued by states and political subdivisions	6791				2.b.
c. Other debt and equity securities	1299				2.c.
3. Securities purchased under agreements to resell	0277				3.
4. Loans and lease financing receivables:					
a. Loans:					
(1) To U.S. addressees	0362				4.a(1)
(2) To non-U.S. addressees	0363				4.a(2)
b. LESS: Unearned income on loans	2123				4.b.
c. Loans, net of unearned income (sum of items 4.a(1) and 4.a(2) minus item 4.b)	0364				4.c.
d. Lease financing receivables, net of unearned income	2165				4.d.
e. LESS: Allowance for loan and lease losses	3123				4.e.
f. LESS: Allocated transfer risk reserve	3128				4.f.
g. Loans and leases, net of unearned income, allowance for loan and lease losses, and allocated transfer risk reserve (sum of items 4.c and 4.d minus items 4.e and 4.f)	2125				4.g.
5. Investments in and receivables due from subsidiaries and associated companies (from Schedule PC-A, item 4)	0365				5.
6. Premises, furniture, fixtures, and equipment	2145				6.
7. Intangible assets (other than reported in item 5 above):					
a. Mortgage servicing assets	3164				7.a.
b. Other identifiable intangibles	3165				7.b.
c. Goodwill	3163				7.c.
8. Other assets	2160				8.
9. Balances due from related institutions, other than investments:					
a. Related banks	3602				9.a.
b. Related nonbank companies	3603				9.b.
c. Related bank holding companies	3604				9.c.
10. TOTAL ASSETS (sum of items 1 through 9 above)	2170				10.

**Schedule PC—Parent Company Only Balance Sheet
(continued)**

Dollar Amounts in Thousands

LIABILITIES AND EQUITY CAPITAL	BHCP	Bil	Mil	Thou	
11. Deposits	2200				11.
12. Securities sold under agreements to repurchase	0279				12.
13. Borrowings with a remaining maturity of one year or less:					
a. Commercial paper	2309				13.a.
b. Other borrowings	2332				13.b.
14. Other borrowed funds with a remaining maturity of greater than one year	0368				14.
15. Mandatory convertible securities:					
a. Equity contract notes, gross	3290				15.a.
b. Equity commitment notes, gross	3293				15.b.
16. Subordinated notes and debentures (includes limited-life preferred stock and related surplus)	4062				16.
17. Other liabilities	2930				17.
18. Balances due to subsidiaries and related institutions:					
a. Subsidiary banks	3605				18.a.
b. Nonbank subsidiaries	3606				18.b.
c. Related bank holding companies	3607				18.c.
19. Not applicable					
20. Equity Capital:					
a. Perpetual preferred stock (including related surplus)	3283				20.a.
b. Common stock (par value)	3230				20.b.
c. Capital surplus	3240				20.c.
d. Retained earnings	3247				20.d.
e. Net unrealized holding gains (losses) on available-for-sale securities	8434				20.e.
f. LESS: Treasury stock	3153				20.f.
g. TOTAL EQUITY CAPITAL (sum of items 20.a through 20.e minus item 20.f)	3210				20.g.
21. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 11 through 20)	3300				21.

**Schedule PC-A—Investments in Subsidiaries
and Associated Companies**

Dollar Amounts in Thousands

	BHCP	Bil	Mil	Thou	
1. a. Equity investments in bank subsidiaries and associated banks:					
(1) Common and preferred stock (net of amount reported in item 1.a(2))	3239				1.a(1)
(2) Intangible assets:					
(a) Goodwill	3238				1.a(2)(a)
(b) Other identifiable intangibles	4485				1.a(2)(b)
b. Nonequity investments in and receivables due from bank subsidiaries and associated banks:					
(1) Loans, advances, notes, bonds, and debentures	0533				1.b(1)
(2) Other receivables	0534				1.b(2)
2. a. Equity investments in nonbank subsidiaries and associated nonbank companies:					
(1) Common and preferred stock (net of amount reported in items 2.a(2))	1273				2.a(1)
(2) Intangible assets:					
(a) Goodwill	0087				2.a(2)(a)
(b) Other identifiable intangibles	0536				2.a(2)(b)
b. Nonequity investments in and receivables due from nonbank subsidiaries and associated nonbank companies:					
(1) Loans, advances, notes, bonds, and debentures	0537				2.b(1)
(2) Other receivables	0538				2.b(2)
3. (This item is to be completed only by tiered bank holding companies)					
a. Equity investments in subsidiary bank holding companies and associated bank holding companies:					
(1) Common and preferred stock (net of amount reported in Item 3.a(2))	0201				3.a(1)
(2) Intangible assets:					
(a) Goodwill	0202				3.a(2)(a)
(b) Other identifiable intangibles	0203				3.a(2)(b)
b. Nonequity investments in and receivables due from subsidiary bank holding companies and associated bank holding companies:					
(1) Loans, advances, notes, bonds, and debentures	0204				3.b(1)
(2) Other receivables	0205				3.b(2)
	bhpa				
4. TOTAL (sum of items 1 through 3)	0365				4.

Schedule PC-B—Memoranda

Dollar Amounts in Thousands

	BHCP	Bil	Mil	Thou	
1. Amount of assets scheduled to mature within one year (including contractual payments to be repaid within one year)	0543				1.
2. Amount of borrowings included in Schedule PC, items 15 through 16 and item 18 that is scheduled to mature within one year (exclude short-term debt)	3409				2.
3. Amount of liabilities (other than borrowings) scheduled to mature within one year (including any contractual payments to be repaid within one year)	3609				3.
4. Amount of borrowings from unaffiliated parties guaranteed by the parent with respect to the following subsidiaries:					
a. Bank	0540				4.a.
b. Nonbank	0541				4.b.
c. Related bank holding companies	0542				4.c.
5. Borrowing by the parent from subsidiaries and associated companies (included in Schedule PC, item 18):					
a. Bank	0467				5.a.
b. Nonbank	1274				5.b.
c. Related bank holding companies	0539				5.c.
6. Long-term debt that reprices within one year	3298				6.
7. Loans and lease financing receivables of the parent:					
a. Past due 90 days or more and still accruing	1407				7.a.
b. Nonaccrual status	1403				7.b.
8. Loans and leases of the parent restructured in compliance with modified terms	1616				8.
9. Not applicable.					
10. Pledged securities	0416				10.
11. a. Fair value of securities classified as available-for-sale in Schedule PC, items 2.a through 2.c	8516				11.a.
b. Amortized cost of securities classified as held-to-maturity in Schedule PC, items 2.a through 2.c	8517				11.b.
12. Balances held by subsidiary banks of the bank holding company due from:					
a. Other bank subsidiaries of the bank holding company	6792				12.a.
b. Nonbank subsidiaries of the bank holding company	6793				12.b.
13. Balances held by subsidiary banks of the bank holding company due to:					
a. Other bank subsidiaries of the bank holding company	6794				13.a.
b. Nonbank subsidiaries of the bank holding company	6795				13.b.
14. Bank holding company (parent company only) borrowings not held by financial institutions or by insiders (including directors) and their interests	3152				14.
15. (To be completed only by the top-tier bank holding company)					
a. Total combined nonbank assets of nonbank subsidiaries	4778				15.a.
b. Combined thrift assets included in 15.a	2792				15.b.
c. Combined foreign nonbank subsidiary assets included in 15.a	2793				15.c.
	NUMBER (UNROUNDED)				
d. Number of nonbank subsidiaries included in 15.a	2794				15.d.
e. Number of thrift subsidiaries included in 15.b	2796				15.e.
f. Number of foreign nonbank subsidiaries included in 15.c	2831				15.f.

Report the Income Statement on a calendar year-to-date basis.

Schedule PI—Parent Company Only Income Statement

Dollar Amounts in Thousands

	BHCP	Bil	Mil	Thou	
1. Operating Income:					
a. Income from bank subsidiaries and associated banks, excluding equity in undistributed income:					
(1) Dividends	0508				1.a(1)
(2) Interest	0512				1.a(2)
(3) Management and service fees	0515				1.a(3)
(4) Other	0518				1.a(4)
(5) Total (sum of items 1.a(1) through 1.a(4))	0520				1.a(5)
b. Income from nonbank subsidiaries and associated nonbank companies, excluding equity in undistributed income:					
(1) Dividends	1275				1.b(1)
(2) Interest	1276				1.b(2)
(3) Management and service fees	1277				1.b(3)
(4) Other	1278				1.b(4)
(5) Total (sum of items 1.b(1) through 1.b(4))	1279				1.b(5)
c. (This item is to be completed only by bank holding companies that have subsidiary bank holding companies or associated bank holding companies)					
Income from subsidiary bank holding companies and associated bank holding companies, excluding equity in undistributed income:					
(1) Dividends	0206				1.c(1)
(2) Interest	0207				1.c(2)
(3) Management and service fees	0208				1.c(3)
(4) Other	0209				1.c(4)
(5) Total (sum of items 1.c(1) through 1.c(4))	0210				1.c(5)
d. Securities gains/(losses)	4091				1.d.
e. All other operating income	0447				1.e.
f. Total operating income (sum of items 1.a(5), 1.b(5), 1.c(5), 1.d. and 1.e)	4000				1.f.
2. Operating expense:					
a. Salaries and employee benefits	4135				2.a.
b. Interest expense	4073				2.b.
c. Provisions:					
(1) Provision for credit losses	4230				2.c(1)
(2) Provision for allocated transfer risk	4243				2.c(2)
d. All other expenses	0522				2.d.
e. Total operating expense (sum of items 2.a through 2.d)	4130				2.e.
3. Income (loss) before taxes and undistributed income (item 1.f minus item 2.e)	4250				3.
4. Applicable income taxes	4302				4.
5. Extraordinary items, net of tax effect	4320				5.
6. Income (loss) before undistributed income of subsidiaries and associated companies (sum of item 3 and 5 minus item 4)	0496				6.
7. Equity in undistributed income (losses) of subsidiaries and associated companies:					
a. Bank	3156				7.a.
b. Nonbank	3147				7.b.
c. Subsidiary bank holding companies	3513				7.c.
8. Net Income (loss) (sum of items 6, 7.a, 7.b, and 7.c)	4340				8.
Memoranda					
1. Noncash items included in operating expense	4647				M.1.
2. Loan and lease financing receivables charged-off	4635				M.2.
3. Loan and lease financing receivables recoveries	4605				M.3.

Instructions must be reviewed as this Schedule requires negative entries for certain reported items.

Schedule PI-A—Cash Flow Statement

Dollar Amounts in Thousands

Part I. Cash Flows from Operating Activities:		BHCP	Bil	Mil	Thou	
		bhpa				
1. Net income (loss)		4340				1.
2. Adjustments to Reconcile Net Income to Net Cash Provided by Operating Activities:		BHCP				
a. Provision for deferred income taxes		3611				2.a.
b. (Gain) or loss on sales of assets		3612				2.b.
c. Equity in undistributed (earnings) losses of subsidiaries		3613				2.c.
d. Equity in extraordinary items of subsidiaries		3614				2.d.
e. Net change in other liabilities		3615				2.e.
f. Net change in other assets		3616				2.f.
g. Other, net		3617				2.g.
h. Total adjustments (sum of items 2.a through 2.g)		3618				2.h.
3. Net cash provided (used) by operating activities (sum of Part I, items 1 and 2.h)		3619				3.

Dollar Amounts in Thousands

Part II. Cash Flows from Investing Activities:		BHCP	Bil	Mil	Thou	
1. Purchases of held-to-maturity and available-for-sale securities		6552				1.
2. Sales and maturities of held-to-maturity and available-for-sale securities		6567				2.
3. Payments for investments in and advances to subsidiaries		6571				3.
4. Sale or repayment of investments in and advances to subsidiaries		6573				4.
5. Other, net		6588				5.
6. Net cash provided (used) by investing activities (sum of part II, items 2, 4, and 5 minus items 1 and 3)		6589				6.

Dollar Amounts in Thousands

Part III. Cash Flows from Financing Activities:		BHCP	Bil	Mil	Thou	
1. Proceeds from purchased funds and other short-term borrowings		6590				1.
2. Repayments of purchased funds and other short-term borrowings		6591				2.
3. Proceeds from advances from subsidiaries		6592				3.
4. Repayment of advances from subsidiaries		6596				4.
5. Proceeds from issuance of long-term debt		6600				5.
6. Repayment of long-term debt		6604				6.
7. Proceeds from issuance of common stock		6607				7.
8. Payment to repurchase common stock		8518				8.
9. Proceeds from issuance of preferred stock		6619				9.
10. Payment to repurchase preferred stock		6741				10.
11. Dividends paid		6742				11.
12. Other, net		6743				12.
13. Net cash provided (used) by financing activities (sum of Part III, items 1, 3, 5, 7, 9, and 12 minus items 2, 4, 6, 8, 10, and 11)		6744				13.

Dollar Amounts in Thousands

Part IV. Cash and Cash Equivalents:		BHCP	Bil	Mil	Thou	
1. Net (decrease) increase in cash and cash equivalents (sum of Part I, item 3, Part II, item 6, and Part III, item 13)		6758				1.
2. Cash and cash equivalents at beginning of year		6773				2.
3. Cash and cash equivalents, current year-to-date (sum of Part IV, items 1 through 2)		6775				3.

Notes to the Parent Company Only Financial Statements

Enter in the lines provided below any additional information on specific line items on the financial statements that the bank holding company wishes to explain, that has been separately disclosed in the bank holding company's quarterly reports to its shareholders, in its press releases, or on its quarterly reports to the Securities and Exchange Commission (SEC).

Also include any transactions which previously would have appeared as footnotes to Schedules PC, PC-A, PC-B, PI, or PI-A.

Each additional piece of information disclosed should include the appropriate reference to schedule and item number, as well as a description of the additional information and the dollar amount (in thousands of dollars) associated with that disclosure.

Example

A parent bank holding company has guaranteed a new loan for its leveraged Employee Stock Ownership Plan (ESOP) for \$500 thousand and that amount has increased the parent company's long-term unsecured debt by a material amount. Enter on the line item below the following information:

TEXT	BHCP	Bil	Mil	Thou
0000 Sch. PC, item 14, New loan to holding company's ESOP guaranteed				
by bank holding company parent				
	0000			500

Notes to the Financial Statements

Dollar amount in thousands

	TEXT	BHCP	Bil	Mil	Thou	
1.	5485					
		5485				1.
2.	5486					
		5486				2.
3.	5487					
		5487				3.
4.	5488					
		5488				4.
5.	5489					
		5489				5.

Appendix H: BHCPR Ordering Instructions and Order Form

Information

The *Bank Holding Company Performance Reports* (BHCPRs) are produced quarterly for bank holding companies with consolidated assets of \$150 million or more and for multi-bank holding companies that have debt outstanding to the general public or that are engaged in a nonbank activity (either directly or indirectly) involving financial leverage or engaged in credit extending activities.

There are three types of BHCPRs:

- Individual BHC Report (includes a State Average Report)
- Peer Group Average Reports
- State Average and National Average Reports (one page for each state and for the nation)

In addition, *A User's Guide for the Bank Holding Company Performance Report* is available.

Type of Order	Price Per Copy
Individual BHC Report	\$45.00
Peer Group Average Reports	65.00
State Average and National Average Reports	45.00
A User's Guide for the BHCPR	25.00

Ordering Instructions

To order BHCPR products from the National Technical Information Service (NTIS), please complete the order form on the next page or call (703) 487-4650. Orders may also be made via Telex (89-9405) or Fax (703) 321-8547. To check on the status of your order, please call Customer Services at (703) 487-4660.

Payment to the NTIS may be made through:

- a charge to an NTIS Deposit Account,
- a billing service, which is restricted to customers residing in the United States, Canada, and Mexico (a fee of \$10.00 is charged),
- a check or money order payable to NTIS, or
- a credit card (American Express, VISA, or MasterCard).

Order forms or written inquiries should be addressed to:

National Technical Information
Service
5285 Port Royal Road
Springfield, VA 22161

The NTIS uses air mail or equivalent service to U.S. and foreign addressees to deliver BHCPR products to its customers.

BHCPR Order Form

(Mail completed form to: NTIS, 5285 Port Royal Road, Springfield, VA 22161)

Name _____
Title _____
Company/Organization _____
Street Address _____
City _____ State _____ Zip _____
Telephone Number _____ Date _____

Individual BHC Report (\$45 each):

Bank Holding Company Name	Location (City and State)	Report Date	Qty.	Amount
_____	_____	_____	_____	\$ _____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

(Attach separate sheet for additional list of BHCs)

Other Reports

Peer Group Average Reports (\$65)	_____	_____	_____
State Average and National Average Reports (\$45)	_____	_____	_____
A User's Guide for the BHCPR (\$25)	_____	_____	_____
Handling fee per order (\$4.00 domestic/\$8.00 foreign)			_____
Billing service fee, if applicable (\$10.00 per order)			_____
Total amount of order			\$ _____

Method of Payment (Add \$4 handling fee per order)

Charge my NTIS Deposit Account No. _____ - _____

Bill me (includes \$10.00 service fee). Purchase Order No. _____

Check/Money order enclosed for \$ _____, payable to NTIS.

Charge my credit card: Account No. _____ Expiration Date _____

American Express _____

VISA _____

MasterCard _____

Signature _____ (Required to validate orders.)